

Appendix XI - Product Disclosure Sheet (Personal Accident Insurance/Takaful)

PRODUCT DISCLOSURE SHEET

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

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

FSP Logo and Name

Date: _____

1 What is [Product Name]?

[Product Name] provides compensation in the event of injuries, disability or death caused solely by accidental means.

For takaful product, FSPs to briefly describe the applicable Shariah concept.

2 Know Your Coverage

N1 As an illustration , for RM xx [annually/semi-annually], you will receive the following coverage:

This policy/certificate covers:	This policy/certificate excludes:
<ul style="list-style-type: none">Accidental death - RM50,000Permanent disablement - RM50,000	<ul style="list-style-type: none">War related risksSuicideSelf-inflicted injuryDrug abuseHazardous sports <p>FSPs to highlight other major exclusions</p>

N2 By paying an additional premium/contribution, you can expand the coverage to include:

- xxx
- yyy

FSPs to indicate additional coverage available


The duration of coverage is xx months. You need to renew your policy/certificate semi -annually/ annually.

If you have any questions or require assistance on your personal accident insurance/takaful, you can:


Call us at
XXX-XXX-XXXX


Visit us at:
[https://\[productspecific webpage\].com](https://[productspecific webpage].com)


Email us at:
XXX@Xmail.com


Scan the QR
code above

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