

A FSP must refer to the following table when preparing PDS for medical and health insurance/takaful product. The red annotations with an “N” numbering are for the FSP’s reference only. They must be removed from the PDS to be provided to financial consumers.

A FSP has the flexibility to use appropriate infographics, illustrations or colours to draw the attention of financial consumers to important information in the PDS.

Item	Notes on PDS requirements
N1	A FSP must disclose the amount of premium/takaful contribution to be paid by a financial consumer who is seeking coverage for <u>RM100,000</u> , assuming that the financial consumer is male, healthy and aged 30.
N2	<p>A FSP must disclose all additional coverage that a financial consumer may opt for together with the basic medical and health insurance/takaful product.</p> <p>For add-ons or riders to the basic plan offering a variety of benefits, the FSP must provide a separate PDS. The PDS must be provided together with the PDS for the basic medical and health insurance/takaful product.</p>
N3	<p>A FSP must indicate the available avenues for financial consumers to contact the FSP should they have any question or require assistance.</p> <p>QR code is only an <u>example</u> of the avenues. If a FSP includes QR code to direct financial consumers to further information about the product, the FSP is reminded to meet the disclosure principles under paragraph 9.1.</p>
N4	A FSP must disclose the relevant fees and charges for the medical and health insurance/takaful product.
N5	<p>It is <u>optional</u> for a FSP to include this section for financial consumers to acknowledge that they have read and understood the PDS.</p> <p>A financial consumer’s acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.</p>