

A FSP must refer to the following table when preparing PDS for a personal accident 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
<b>N1</b>	A FSP must disclose the amount of premium / takaful contribution to be paid by a financial consumer based on a sum insured of <u>RM50,000</u> , assuming that the financial consumer is an office worker and aged 30.
<b>N2</b>	<p>A FSP must clearly disclose all additional coverage that financial consumers may opt for together with the basic personal accident insurance/takaful product.</p> <p>For add-on or rider to the basic plan offering a variety of benefits, the FSP must provide <b>a separate PDS</b>. The PDS must be provided together with the PDS for the basic personal accident insurance/takaful product.</p>
<b>N3</b>	<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>
<b>N4</b>	A FSP must disclose the relevant premium/contribution, fees and charges for the personal accident insurance/takaful product. The FSP must provide a breakdown of the premium/contribution for each additional coverage.
<b>N5</b>	<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>