

| PRODUCT DISCLOSURE SHEET (PDS) (Read this Product Disclosure Sheet before you decide to take out this Product. Be sure to also read the general terms and conditions of this Policy) | RHB Insurance Berhad | | | | | | | | | | | | | | | | | | |
|---|--|----------------------|----------------------|------------------------|---|--|---------------|--------|--------|--|------------|------------|------------|---|-------|-------|-------|--|--|
| | Perlindungan Tenang PA Insurance | | | | | | | | | | | | | | | | | | |
| | Date : | | | | | | | | | | | | | | | | | | |
| 1. What is this product? | | | | | | | | | | | | | | | | | | | |
| This is a Personal Accident Plan that provides Indemnity due to Accidental Death/Accidental Permanent Disablement, Hospital Cash Income and Bereavement allowance. Minimum entry age is sixteen (16) years old up to sixty (60) years old. | | | | | | | | | | | | | | | | | | | |
| 2. What are the covers/benefits provided? | | | | | | | | | | | | | | | | | | | |
| Table of Benefit: | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Benefits</th> <th>PLAN 1 Limit (RM)</th> <th>PLAN 2 Limit (RM)</th> <th>PLAN 3 Limit (RM)</th> </tr> </thead> <tbody> <tr> <td>1 Accidental Death/Permanent Disablement (due to accident)</td> <td>20,000</td> <td>35,000</td> <td>60,000</td> </tr> <tr> <td>2 Hospital Cash Income up to 30 days (due to accident)</td> <td>30 per day</td> <td>30 per day</td> <td>30 per day</td> </tr> <tr> <td>3 Bereavement allowance (due to accident)</td> <td>1,000</td> <td>1,000</td> <td>1,000</td> </tr> </tbody> </table> | Benefits | PLAN 1 Limit (RM) | PLAN 2 Limit (RM) | PLAN 3 Limit (RM) | 1 Accidental Death/Permanent Disablement (due to accident) | 20,000 | 35,000 | 60,000 | 2 Hospital Cash Income up to 30 days (due to accident) | 30 per day | 30 per day | 30 per day | 3 Bereavement allowance (due to accident) | 1,000 | 1,000 | 1,000 | | |
| Benefits | PLAN 1 Limit (RM) | PLAN 2 Limit (RM) | PLAN 3 Limit (RM) | | | | | | | | | | | | | | | | |
| 1 Accidental Death/Permanent Disablement (due to accident) | 20,000 | 35,000 | 60,000 | | | | | | | | | | | | | | | | |
| 2 Hospital Cash Income up to 30 days (due to accident) | 30 per day | 30 per day | 30 per day | | | | | | | | | | | | | | | | |
| 3 Bereavement allowance (due to accident) | 1,000 | 1,000 | 1,000 | | | | | | | | | | | | | | | | |
| Duration of cover is for one (1) year . You need to renew your insurance cover annually . | | | | | | | | | | | | | | | | | | | |
| 3. How much premium do I have to pay? | | | | | | | | | | | | | | | | | | | |
| RM per year | | | | | | | | | | | | | | | | | | | |
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| For PTV and NON – PTV customers | 25.00 | 45.00 | 75.00 | | | | | | | | | | | | | | | | |
| * Stamp duty is exempted until 31/12/2025. However, RM10 stamp duty shall be payable starting from 1/1/2026. * For customers utilising the Perlindungan Tenang Voucher (PTV), 8% Service Tax is exempted under the PTV programme. * For customers not utilising the PTV, the premium payable will be subject to 8% service tax as imposed by the relevant authorities. | | | | | | | | | | | | | | | | | | | |
| 4. What are the fees and charges that I have to pay? | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Type</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>a. Commission (if any)</td> <td rowspan="3">25% of premium will be paid to insurance agent / RHB Bank 8% RM10</td> </tr> <tr> <td>b. Service Tax</td> </tr> <tr> <td>c. Stamp Duty</td> </tr> </tbody> </table> | Type | Amount | a. Commission (if any) | 25% of premium will be paid to insurance agent / RHB Bank 8% RM10 | b. Service Tax | c. Stamp Duty | | | | | | | | | | | | |
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| b. Service Tax | | | | | | | | | | | | | | | | | | | |
| c. Stamp Duty | | | | | | | | | | | | | | | | | | | |
| 5. What are the major exclusions under this policy? | | | | | | | | | | | | | | | | | | | |
| <p>This Insurance does not cover death, permanent disablement, bodily injury, any hospitalization caused indirectly or directly wholly or partly by any one of the following occurrences:</p> <ol style="list-style-type: none"> War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military or usurped power. Suicide or attempted suicide, self-inflicted injuries, self-destruction or any attempt thereof while sane or insane. While participating in any professional sports; While committing or attempting to commit any unlawful act; Childbirth, miscarriage, pregnancy or any complications thereof; Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) however this syndrome has been acquired or may be named. | | | | | | | | | | | | | | | | | | | |
| <p>Note: This is non-exhaustive. Please refer to policy documents for full details.</p> | | | | | | | | | | | | | | | | | | | |

6. What are the key terms and conditions that I should be aware of?

a. **Importance of Disclosure (Statement Pursuant to Schedule 9 of the Financial Services Act 2013)**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

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.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal 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.

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.

b. **Will my policy still cover me if I no longer reside in Malaysia?**

Should you reside outside Malaysia for more than six (6) consecutive months; the policy will cease to be in effect.

c. **What if I have other similar insurance policies, does this policy still pay?**

Yes, we will still pay in addition to any other policies you may have except for Hospital Cash Income up to 30 days (due to accident) and Bereavement allowance (due to accident).

d. **Claims Procedure**

You must notify RHB Insurance Bhd within thirty (30) days from the date of loss via email to rhbi.general@rhbgroup.com or access to the [RHB Insurance Claims Portal](#). Alternatively, you may contact our intermediary or nearest Branches for further assistance.

e. **Importance of Keeping the Official Receipt**

After the premium has been paid, please make sure you have been given an Official Receipt as a proof of payment. You are strongly advised to keep the Official Receipt for any future references.

f. **Policy Issuance**

The Policy Schedule will be delivered to you within 30 working days from the date of your application approved.

7. Can I cancel my policy?

This Policy may be cancelled by the Insured at any time by giving 15 days written notice to the Company. Said termination shall become effective on the date the notice is received by the Company or the date specified in the notice, whichever is earlier. Upon cancellation, you are entitled to a short period rate refund of the premium.

8. What is Cooling Off Period?

If this policy shall have been issued and for any reason whatsoever the Insured shall decide not to take up the policy, the Insured may return the policy to the Company for cancellation provided such request for cancellation is delivered by the Insured to the Company within fifteen (15) days from the date of the delivery of the policy. The Insured is entitled to the return of the full premium paid provided no claim has been made.

Individual coverage issued to recipient of voucher under Perlindungan Tenang Initiative (PTV)

The Insured Person shall not be entitled to a refund of the voucher or its cash equivalent. The premium amount shall instead be refunded to the relevant administrator appointed to manage and remit to insurers the premium moneys paid by Insured Persons using the voucher.

9. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

10. Where can I get further information?

Should you require additional information about Perlindungan Tenang PA Insurance, please refer to our authorised intermediaries, RHB Insurance and Bank branches, Customer Relationship Centre or visit our website at insurance.rhbgroup.com

If you have any enquiries, please contact us at:

RHB INSURANCE CUSTOMER RELATIONSHIP CENTRE

Level 1, Tower Three, RHB Centre,
Jalan Tun Razak,
50400 Kuala Lumpur
Tel: 1300 220 007; Fax: 603-2163 7277;
Email: rhbi.general@rhbgroup.com
WhatsApp : 012-603 1978

11. Other types of Personal Accident cover available

Please ask your insurer/intermediary for other types of plans offered by the insurer.

IMPORTANT NOTE

YOU ARE ADVISED TO NOTE THE SCALES OF BENEFIT FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE (S) AND ENSURE THAT YOUR NOMINEE (S) IS/ARE AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY TO ENSURE THAT IT MEETS YOUR INSURANCE NEEDS OR CONTACT RHB INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.

*The information provided in this disclosure sheet is valid as at **01/03/2024***

| LAMPIRAN PENERANGAN PRODUK (PDS) (Sila baca Lampiran Penerangan Produk ini sebelum anda membuat keputusan membeli produk ini, Pastikan anda juga membaca terma terma dan syarat-syarat Polisi ini) | | RHB Insurance Berhad | | | | | | | | | | | | | | | | |
|---|---|---|-----------------------|---|-----------------------|---|---------------|--------|--------|---|-----------|-----------|-----------|---------------------------------------|-------|-------|-------|--|
| | | Insurans Kemalangan Diri Perlindungan Tenang | | | | | | | | | | | | | | | | |
| | | Tarikh : | | | | | | | | | | | | | | | | |
| 1. Apakah produk ini? | | | | | | | | | | | | | | | | | | |
| Ini adalah Pelan Kemalangan Diri yang menyediakan pampasan disebabkan oleh Kematian dan Hilang Upaya Kekal Akibat Kemalangan, Pendapatan Tunai Harian Hospital dan Elaun- Perkabungan. Had minima umur yang layak ialah dari enam belas (16) tahun sehingga enam puluh (60) tahun. | | | | | | | | | | | | | | | | | | |
| 2. Apakah perlindungan yang diberi / manfaat yang disediakan? | | | | | | | | | | | | | | | | | | |
| Jadual Manfaat: | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Manfaat</th> <th>PELAN 1 HAD (RM)</th> <th>PELAN 2 HAD (RM)</th> <th>PELAN 3 HAD (RM)</th> </tr> </thead> <tbody> <tr> <td>1 Kematian/Hilang Upaya Kekal Akibat Kemalangan</td> <td>20,000</td> <td>35,000</td> <td>60,000</td> </tr> <tr> <td>2 Pendapatan Tunai Harian Hospital Akibat Kemalangan (Sehingga 30 hari)</td> <td>30 sehari</td> <td>30 sehari</td> <td>30 sehari</td> </tr> <tr> <td>3 Elaun perkabungan Akibat Kemalangan</td> <td>1,000</td> <td>1,000</td> <td>1,000</td> </tr> </tbody> </table> | Manfaat | PELAN 1 HAD (RM) | PELAN 2 HAD (RM) | PELAN 3 HAD (RM) | 1 Kematian/Hilang Upaya Kekal Akibat Kemalangan | 20,000 | 35,000 | 60,000 | 2 Pendapatan Tunai Harian Hospital Akibat Kemalangan (Sehingga 30 hari) | 30 sehari | 30 sehari | 30 sehari | 3 Elaun perkabungan Akibat Kemalangan | 1,000 | 1,000 | 1,000 | |
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| 3 Elaun perkabungan Akibat Kemalangan | 1,000 | 1,000 | 1,000 | | | | | | | | | | | | | | | |
| Tempoh perlindungan adalah satu (1) tahun . Anda hendaklah memperbaharui perlindungan insurans setiap tahun . | | | | | | | | | | | | | | | | | | |
| 3. Berapakah jumlah premium yang perlu dibayar? | | | | | | | | | | | | | | | | | | |
| RM setahun | | | | | | | | | | | | | | | | | | |
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| | PELAN 1 | PELAN 2 | PELAN 3 | | | | | | | | | | | | | | | |
| Untuk pelanggan PTV | 25.00 | 45.00 | 75.00 | | | | | | | | | | | | | | | |
| * Duti setem dikecualikan sehingga 31/12/2025. Tetapi, duti setem RM10 perlu dibayar bermula 1/1/2026. * Bagi pelanggan yang menggunakan Baucar Perlindungan Tenang (PTV), 8% Cukai Perkhidmatan dikecualikan di bawah Program PTV. * Bagi pelanggan yang tidak menggunakan PTV, premium yang perlu dibayar akan dikenakan cukai perkhidmatan sebanyak 8% seperti yang dikenakan oleh pihak berkuasa yang berkaitan. | | | | | | | | | | | | | | | | | | |
| 4. Apakah bentuk bayaran yang dikenakan dan yang perlu dibayar? | | | | | | | | | | | | | | | | | | |
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| Jenis | Jumlah | | | | | | | | | | | | | | | | | |
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| b. Cukai Perkhidmatan | 8% | | | | | | | | | | | | | | | | | |
| c. Duti Setem | RM10 | | | | | | | | | | | | | | | | | |
| 5. Apakah pengecualian utama di bawah polisi ini? | | | | | | | | | | | | | | | | | | |
| Insurans ini tidak melindungi kematian, ketidakupayaan kekal, kecederaan badan, kemasukan ke hospital yang secara langsung atau tidak langsung, secara keseluruhan atau sebahagian disebabkan oleh mana-mana kejadian berikut:- | | | | | | | | | | | | | | | | | | |
| a. Peperangan, serangan, tindakan musuh asing, permusuhan atau operasi ketenteraan (sama ada peperangan diisytiharkan atau tidak), perang saudara, pemberontakan, revolusi, keganasan, undang-undang tentera, kebangkitan pihak tentera atau kuasa lain. b. Bunuh diri atau cubaan membunuh diri, kecederaan kepada diri sendiri, kemusnahan diri sendiri atau sebarang percubaan melakukannya samada semasa waras atau tidak waras. c. Semasa sedang terlibat dalam sebarang sukan profesional; d. Semasa sedang melakukan atau dalam percubaan untuk melakukan sebarang tindakan yang melanggar undang-undang e. Melahirkan anak, keguguran, mengandung atau sebarang komplikasi berkaitan f. Sindrom Kurang Daya Tahan Melawan Penyakit (AIDS) atau Kompleks Berkaitan AIDS (ARC) walau bagaimanapun penyakit ini dijangkiti atau dinamakan | | | | | | | | | | | | | | | | | | |
| Nota: Ini adalah tidak menyeluruh. Sila rujuk kepada polisi dokumen untuk butir-butir penuh. | | | | | | | | | | | | | | | | | | |

6. Apakah terma-terma penting dan syarat-syarat yang Saya perlu tahu?

a) **Kepentingan Pendedahan Maklumat (Menurut Kenyataan Jadual 9 Akta Perkhidmatan Kewangan 2013)**

Menurut Perenggan 5 daripada Jadual 9 Akta Perkhidmatan Kewangan 2013, jika anda memohon insurans ini sepenuhnya untuk tujuan yang tidak berkaitan perdagangan, perniagaan atau profesion anda, anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak salah nyata dalam menjawab soalan-soalan di dalam Borang Cadangan (atau semasa memohon insurans ini). Anda dikehendaki menjawab soalan-soalan dalam Borang Cadangan ini dengan lengkap dan tepat.

Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan-soalan, mungkin mengakibatkan pembatalan kontrak insurans anda, keengganan atau pengurangan gantirugi, perubahan terma atau penamatan kontrak insurans anda.

Kewajipan pendedahan diatas hendaklah diteruskan sehingga kontrak insurans anda dimeterai, diubah atau diperbaharui dengan kami.

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.

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.

b) **Adakah Polisi Saya Masih Memberikan Perlindungan Berterusan Sekiranya Saya Tidak lagi Menetap di Malaysia?**

Sekiranya Pihak Diinsuranskan menetap di luar Malaysia melebihi dari tempoh enam (6) bulan atau lebih berturut-turut, polisi ini akan menjadi luput.

c) **Adakah polisi ini akan dibayar sekiranya terdapat polisi insurans yang lain?**

Ya, Syarikat akan membayar tambahan kepada polisi lain yang ada kecuali bagi manfaat Pendapatan Tunai Harian Hospital Akibat Kemalangan (Sehingga 30 hari) dan Elaun Perkabungan Akibat Kemalangan.

d) **Prosedur Tuntutan**

Anda mesti memaklumkan RHB Insurance Bhd dalam tempoh tiga puluh (30) hari dari tarikh kehilangan melalui e-mel kepada rhbi.general@rhbgroup.com atau akses ke [RHB Insurance Claims Portal](#). Sebagai alternatif, anda boleh menghubungi perantara kami atau Cawangan terdekat untuk bantuan lanjut.

e) **Kepentingan Menyimpan Resit Rasmi**

Setelah premium dibayar, sila pastikan anda diberi resit rasmi sebagai bukti pembayaran. Anda dinasihatkan supaya menyimpan resit rasmi sebagai rujukan pada masa akan datang.

f) **Penghantaran Polisi**

Jadual Polisi akan dihantar kepada anda dalam tempoh 30 hari selepas tarikh permohonan dan diluluskan.

7. Bolehkah saya membatalkan Polisi?

Anda boleh membatalkan polisi dengan memberikan 15 hari notis bertulis kepada Syarikat Insurans. Sebarang pembatalan akan menjadi efektif bermula dari tarikh notis diterima oleh Pihak Syarikat atau tarikh yang dinyatakan di dalam notis, yang mana satu lebih awal. Apabila polisi dibatalkan, anda boleh menerima bayaran balik premium berdasarkan kepada skala kadar tempoh jangka pendek.

8. Apakah itu Tempoh Bertenang?

Jika polisi ini telah dikeluarkan dan atas apa jua sebab sekalipun Pihak Diinsuranskan memutuskan untuk tidak mengambil polisi tersebut, Pihak Diinsuranskan boleh memulangkan polisi tersebut kepada Syarikat untuk pembatalan dengan syarat permintaan pembatalan tersebut dihantar oleh Pihak Diinsuranskan kepada Syarikat dalam tempoh lima belas (15) hari dari tarikh penghantaran polisi. Pihak Diinsuranskan berhak mendapat pulangan premium penuh yang telah dibayar dengan syarat tiada tuntutan dibuat.

Perlindungan individu dikeluarkan kepada penerima baucar di bawah Inisiatif Perlindungan Tenang (PTV)

Orang yang Diinsuranskan tidak berhak mendapat bayaran balik baucar atau wang tunai yang setara. Amaun premium sebaliknya akan dikembalikan kepada pentadbir berkaitan yang dilantik untuk mengurus dan menyerahkan wang premium yang dibayar oleh Orang Yang Diinsuranskan kepada penanggung insurans menggunakan baucar.

9. Apakah yang perlu dilakukan seandainya terdapat perubahan pada maklumat perhubungan?

Adalah penting untuk anda memaklumkan kepada kami sekiranya terdapat sebarang perubahan dalam maklumat perhubungan anda untuk memastikan semua surat menyurat sampai kepada anda dalam masa yang tepat.

10. Di mana saya boleh mendapatkan maklumat lanjut?

Sekiranya Anda memerlukan maklumat tambahan tentang Insurans Kemalangan Diri Perlindungan Tenang, sila rujuk kepada perantara kami yang sah, RHB Insurance dan cawangan Bank, Pusat Perhubungan Pelanggan atau layari laman web kami di insurance.rhbgroup.com

Sekiranya anda mempunyai sebarang pertanyaan, sila hubungi kami di:

RHB INSURANCE CUSTOMER RELATIONSHIP CENTRE

Level 1, Tower Three, RHB Centre,
Jalan Tun Razak,
50400 Kuala Lumpur
Tel: 1300 220 007; Fax: 603-2163 7277;
Email : rhbi.general@rhbgroup.com
WhatsApp : 012-603 1978

11. Lain-lain perlindungan insurans kemalangan diri yang boleh didapati.

Sila hubungi penanggung insurans/pengantara untuk jenis pelan lain yang ditawarkan oleh syarikat insurans.

NOTIS PENTING:

ANDA DINASIHATKAN UNTUK MERUJUK KEPADA SKALA MANFAAT UNTUK KEMATIAN DAN HILANG UPAYA DI DALAM POLISI INSURANS ANDA. ANDA HENDAKLAH MELETAKKAN PENAMA DAN MEMASTIKAN PENAMA TERSEBUT DIMAKLUMKAN TENTANG POLISI KEMALANGAN DIRI YANG TELAH DIBELI. ANDA DIKEHENDAKI MEMBACA DAN MEMAHAMI KANDUNGAN POLISI INSURANS DAN BERBINCANG DENGAN PEGAWAI RHB INSURANCE BERHAD ATAU HUBUNGI PIHAK INSURANS TERUS UNTUK MAKLUMAT LANJUT.

Informasi yang diberikan di dalam lampiran penerangan ini berkuatkuasa bermula 01/03/2024