

## PRODUCT DISCLOSURE SHEET

*Read this Product Disclosure Sheet before you decide to take up the Product. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this documents or general terms. The information provided in this Product Disclosure Sheet is valid as at 01.08.2022.*

### Product Name: Senior Accident Protector

1. What is this product about?  
This policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events and specially designed for those between the age of 55 and 75. It also give the insured protection against their legal liability to third party.
2. What are the coverage and exclusions provided?  
This policy has different plans with different amount of coverage and it covers:
  - (a) Accidental Death and Permanent Disablement
  - (b) Medical Reimbursement
  - (c) Repatriation Expenses
  - (d) Funeral Expenses
  - (e) Daily Hospital Income
  - (f) Convalescence Allowance
  - (g) Bereavement Allowance
  - (h) Personal Liability

Note: Please refer to the full feature and benefits and scale of benefits in the policy contract. Duration of cover is for one (1) year. You need to renew your insurance cover annually.

#### Exclusions

War, Civil War, AIDS and disease including dengue fever, childbirth, miscarriage, provoked murder or assault, travelling as an aircraft crew, aerial activities, martial arts, racing, radiation and nuclear weapons material.

3. How much premium do I have to pay?  
The premium that you have to pay vary depending on which plan you select and other underwriting criteria.
4. What are the fees and charges that I have to pay?
  - Stamp duty BND0.25 and
  - When we sell a policy through insurance agent or broker, the insurer pays a percentage commission from the total premium paid to the insurance agent or broker.
5. What are some of the important notes that customer should know?
  - a. Duty of Disclosure – You must disclose all material facts that you know or ought to know and confirm all the declarations/details are true and correct. Misrepresentation of material facts or non-disclosure of information in connection of the risk to be insured will invalidate the policy.
  - b. Duty of Care – You shall take all reasonable care and comply with all reasonable recommendations to prevent loss, damage or liability including to comply with any statutory requirements.
  - c. Change in Risk – You must inform the insurer or your agent in writing on any material changes so that the necessary amendments are endorsed into your policy.
  - d. Claim – Upon the happening of an accident which gives rise to a claim, you shall notify us immediately.

- e. Policy Excess/Deductible – Is the amount you have to bear before you are being indemnify in the event of a claim.
- f. Policy Renewal – Depending on the circumstances of the loss or claims made during the term of policy, we may review the Policy terms and conditions upon renewal or decline renewal.

**Note:** *This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions.*

- 6. What do I need to do if there are changes to my contact details?  
It is very important that you inform us of any changes to your contact details. This is to ensure that all the correspondence will reach you in a timely manner.
- 7. What happens in the event of cancellation?  
You can cancel the policy by giving notice to the Company to cancel this policy. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. Provided premium has been paid and no claim has been made, the refund premium will be calculated based on our short period rates for the period of the policy which has been in force.
- 8. What is a notice of expiry?  
The notice is a reminder to notify that your policy is due for renewal
- 9. What happens in the event that insurance agent ceases to operate?  
You may get your insurance needs from any other authorized agent or directly from insurer.
- 10. What are the documents that I need to submit to apply for this product?  
You will need to submit the duly completed Proposal Form and a copy passport/IC.
- 11. Where can I get assistance and redress?  
If you have difficulties, you must contact us the earliest possible. You may contact us at:  
Head Office: Units 12 & 13, Block A Regent Square  
Spg 150, Kg Kiarong  
Bandar Seri Begawan BE1318  
Negara Brunei Darussalam  
Fax: (673) 2 454277 Tel: (673) 2 226222, 2233999  
E-mail: [insurance@national.com.bn](mailto:insurance@national.com.bn)  
  
Branch Office: Unit 20, Block C, Lot 8989  
Jalan Pandan Tujuh, Kuala Belait KA1931  
Fax: (673) 3 342191 Tel: (673) 3 331222, 3 336468  
E-mail: [kb@national.com.bn](mailto:kb@national.com.bn)  
  
If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer issues, Brunei Darussalam Central Bank via e-mail at [fci@bdcb.gov.bn](mailto:fci@bdcb.gov.bn) or walk-in at their address as follows:  
Financial Consumer Issues  
Brunei Darussalam Central Bank  
Level 7, Ministry of Finance and Economy Building  
Commonwealth Drive BB3910  
Brunei Darussalam  
Tel: (673) 2 380007
- 12. Where can I get further information?  
Should you require additional information about Senior Accident Protector, please refer to your servicing Agent or alternatively visit our website at [www.national.com.bn](http://www.national.com.bn). You may also visit us at our Head Office or Branch Office for an assistance.

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT INSURANCE POLICY THAT YOU HAVE PARTICIPATED IN. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR WITH US FOR MORE INFORMATION.**

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on us. The final terms and conditions are as stipulated in the insurance policy after our assessment.