






## DISABILITY

### PRODUCT DISCLOSURE SHEET

The information below contains the product's key features, fees, benefits and other important terms and conditions so that you can make an informed decision before buying this plan.

 **Please read this Product Disclosure Sheet before You decide to take up Disability coverage plan. Be sure to also read the Contract.**

Category	Question to Ask Yourself	Our Answer
 Product Benefit	What is this product about?	Disability coverage plan is a yearly renewable term plan which covers you from Total Permanent Disability (“TPD”).
	What are the benefits?	Upon TPD ( <a href="#">Footnote A: TPD Definition</a> ), your coverage amount will be paid to you.
	How long is the coverage?	Disability coverage lasts for 1 year. It is renewable every year until you are 70 years old.
 Premium, Thanksgiving, Fees and Charges	How much premium do I have to pay?	Premium is calculated based on your age, gender and occupation. You only pay for what you need, hence your premium changes as you age. To find out what are your current and future premiums, please refer to: <ol style="list-style-type: none"> <li><a href="#">Footnote B: Premium Rate</a></li> <li><a href="#">Footnote C: Premium Amount</a></li> </ol> <b>Note:</b> the premium rates are <u>not guaranteed</u> . We reserve the right to revise the premium rates by giving you 30-days advance notice. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
	What is Thanksgiving?	10% of your premiums form Thanksgiving which is a charitable gift from you in sponsoring the ultra-low-income group for Sponsored Insurance.
	What are the fees and charges that I must pay?	No fees and charges are payable.
 Coverage Limit	When does my coverage start?	Your coverage starts immediately upon successful premium payment. This plan has no waiting period.
	What are the major exclusions?	This plan does not cover TPD caused by self-inflicted injuries, non-commercial flights, war/warlike actions, pre-existing illnesses, illegal acts intoxications and participation in hazardous activities.

		<b>Note:</b> please refer to the <u>Contract</u> for the full list of exclusions.
 Claim	How can I claim?	You can initiate the claim at the panel hospital by following the step-by-step guide in our DearTime app. DearTime will deal directly with the panel hospital before depositing your approved claim amount into your bank account.  You can also submit the proof of claim on your own through DearTime app.
 Other	What are the major terms and conditions?	1. <b>Importance of disclosure:</b> you must disclose all material facts and correct information. Any false disclosure may result in claim rejection. 2. <b>Cancellation period:</b> you have 15 days from your contract date to cancel the coverage and receive your full refund. 3. <b>Government tax:</b> premiums paid are subject to prevailing tax imposed by Malaysian government. <b>Note:</b> please refer to the <u>Contract</u> for the full list of terms and conditions.
	Can I cancel my coverage?	You can cancel your coverage at any time. If you cancel it after the cancellation period, your coverage will be deactivated on the next premium due date with no outstanding refund.  Your coverage will be deactivated automatically if the premium is not paid within the grace period.
	What do I need to do if there are changes to my contact details?	It is important that you keep your contact details in your DearTime account updated so that you receive all important notifications.
	Where can I get more information?	1. <b>Live chat:</b> in DearTime app or web 2. <b>About DearTime:</b> <a href="http://www.deartime.com">www.deartime.com</a> DearTime Berhad (1309554-D) 2-07-01, Level 7 Plaza Bukit Jalil, Jalan Persiaran Jalil 1, Bukit Jalil, 57000 Kuala Lumpur, Malaysia. Phone: +603 8605 3511 Email: <a href="mailto:help@deartime.com">help@deartime.com</a>
	Do you offer other plans like this?	No.

**IMPORTANT NOTE:**  
**BUYING LIFE INSURANCE COVERAGE IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF COVERAGE THAT BEST SERVES YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CONTRACT AND CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at <DD/MM/YYYY>.

All life insurance products offered by DearTime are underwritten and effected by DearTime. DearTime is an approved participant in the Bank Negara Malaysia Financial Technology Regulatory Sandbox to conduct testing of its digital life insurance business model. Upon completion of the Sandbox testing period, DearTime would be required to

obtain a license under the Financial Services Act 2013 to continue conducting its digital life insurance business.

## FOOTNOTE A:

### Definition of Total Permanent Disability (TPD)

The following disabilities are considered TPD:

1. total and irrecoverable loss of sight in 2 eyes
2. complete loss of function or loss by severance at or above the wrist or ankle of at least 2 limbs
3. total and irrecoverable loss of sight in 1 eye and complete loss of function or loss by severance at or above the wrist or ankle of 1 limb

The following disabilities are considered TPD if they continue uninterruptedly for at least 6 months and confirmed by a physician. For these TPD, your claim moneys shall accrue from the date the TPD begins:

Insured	TPD Definition
Age < 16	Disability which, in the opinion of a physician, the Insured requires constant care and attention, and is confined: - at home under medical supervision; or - in a hospital or similar institution
- Age > 60, or - Unemployed, or - Retired for good, or - Never worked	Disability which results in the loss of independent existence whereby the Insured is: - confined at home, a hospital or similar institution - permanently unable to perform at least 3 Activities of Daily Living* even with the use of equipment meant for disabled people
Age between 16 – 60 years and who is employed	Disability which, in the opinion of a physician, there is no reasonable possibility of the Insured during the remaining lifetime to: - engage in any business or occupation - perform any work for compensation or profit

\* List of Activities of Daily Living:

1. Transfer – getting in and out of a chair without requiring physical assistance.
2. Mobility – the ability to move from room to room without requiring any physical assistance.
3. Contenance – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
4. Dressing – putting on and taking off all necessary items of clothing without requiring assistance of another person.
5. Bathing/Washing – the ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by other means.
6. Eating – all tasks of getting food into the body once it has been prepared.

