

INDIVIDUAL PERSONAL ACCIDENT PLAN

ITEM	BENEFITS	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6	PLAN 7
1	Accidental Death	60,000	150,000	250,000	400,000	500,000	750,000	1,000,000
2	Permanent Disablement	60,000	150,000	250,000	400,000	500,000	750,000	1,000,000
3	Double Indemnity whilst in Public Conveyance	120,000	300,000	500,000	800,000	1,000,000	1,500,000	2,000,000
4	Financial Obligation Benefits	3,000	7,000	10,000	15,000	18,000	25,000	30,000
5	Bereavement Allowance	3,500	5,000	7,000	8,000	9,000	9,000	10,000
6	Medical Expenses	3,500	5,000	7,000	8,000	9,000	9,000	10,000
7	Repatriation Expense	3,500	5,000	7,000	8,000	9,000	9,000	10,000
8	Personal Liability	50,000	100,000	150,000	200,000	250,000	300,000	300,000
CLASS 1 & 2 OCCUPATION								
	Annual Premium	55.00	130.00	215.00	340.00	410.00	610.00	790.00
	6% GST	3.30	7.80	12.90	20.40	24.60	36.60	47.40
	Stamp Duty	10.00	10.00	10.00	10.00	10.00	10.00	10.00
	Total Payable	68.30	147.80	237.90	370.40	444.60	656.60	847.40
CLASS 3 OCCUPATION								
	Annual Premium	80.00	190.00	310.00	N/A	N/A	N/A	N/A
	6% GST	4.80	11.40	18.60	N/A	N/A	N/A	N/A
	Stamp Duty	10.00	10.00	10.00	N/A	N/A	N/A	N/A
	Total Payable	94.80	211.40	338.60	N/A	N/A	N/A	N/A

ELIGIBILITY

All Malaysians, Permanent Residents of Malaysia.
Age limit - 18 - 65 years old only. Renewal up to 80 years old.

CLASSIFICATION OF OCCUPATIONS

Class 1 : Persons Engaged in Professional, Administrative, Managerial, Clerical and Non-Manual Occupations
Class 2 : Persons Engaged in Work of Supervisory Nature but not involved in Manual Labour
Class 3 : Persons Engaged in Manual work which involved the use of tools or machinery

EXCLUDED OCCUPATIONS

Racer, Professional sportsman, Seaman, logger, off-shore worker, air crew member, fisherman, horse jockey, professional entertainer, explosive maker/handler, ship crew, test pilots and drivers, stevedores, professional divers, fireman, underground worker, member of armed forces, naval military or air force service or operations, police force and rescue service

PRINCIPAL EXCLUSIONS

- War and allied Perils
- Self inflicted injuries
- Suicide (whether sane or insane) or any attempt thereof
- AIDS
- Childbirth, miscarriage, pregnancy or any other complications thereof
- The Insured person engaging in aviation/while travelling in an aircraft or ship as a member of the crew, other than as a fare-paying passengers
- Criminal acts
- Professional sports activities of any kind
- Radioactive and nuclear weapon material accidents
- Terrorism
- Pre-existing physical or mental defect or infirmity, illness, diseases, infections

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy

CLAUSES/ENDORSEMENTS APPLICABLE TO THIS POLICY

INTOXICATION CLAUSE

It is hereby declared and agreed that this policy is extended to cover death or disablement arising whilst the life assured under the effect/influence of alcohol or of drugs which is prescribed by a qualified medical practitioner.

FUNERAL EXPENSES

It is hereby declared and agreed that the benefits provided under the within policy is extended to Funeral Expenses up to an amount as specified in the schedule for any one Insured Person upon the death of Insured Person.

REPATRIATION EXPENSES

It is hereby declared and agreed that the benefits provided under the within policy is extended to Repatriation Expenses up to an amount as specified in the schedule for any one Insured Person upon the death of Insured Person.

AMBULANCE FEES CLAUSE

The company will reimburse the Insured in respect of Ambulance Fees up to RM500.00 for any one claim provided such fees were incurred as a result of an accident to the Insured.

FOOD POISONING

It is hereby declared and agreed that the Policy is extended to cover the insured life against death as herein defined arising out or resulting from accidental food poisoning or other similar misfortune with or without any sign of external or violent visible injury.

MEDICAL EXPENSES CLAUSE

In consideration of the payment of an additional premium it is hereby declared and agreed that in the event of the Insured incurring any medical, surgical, hospital, nursing home or massage expenses in connection with any bodily injury resulting solely and directly from an accident caused by violent, external and visible means then the Company shall refund to the Insured such expenses necessarily (as specified in the schedule) incurred and paid up to but not exceeding the sum of RM (as specified in the schedule) per person in respect of any such accident. It is a condition precedent to the company's liability for the payment of such expenses that the detailed account of the medical attendant, surgeon, hospital, nursing home or masseur shall be submitted to and approved by the Company.

Subject otherwise to the terms, conditions and exceptions of this Policy.

INSECT, SNAKES, VERMINS AND ANIMALS BITES CLAUSE

It is hereby declared and agreed that this policy extends to cover the Insured Person for Death or Bodily Injury sustained, or the incurring of medical expenses (if insured), arising solely and directly out of, or resulting from insect, snake, vermin and animal bites.

This extension shall exclude all covers for Death or Bodily Injury sustained, or the incurring of medical expenses, if such result or treatment is a consequence of any illness or disease subsequently arising from insect, snake, vermin and animal bites. However, medical expenses (if insured) for dengue, malaria or chikunkunya (that/which) arises from insect bites are covered.

MOTORCYCLING

It is hereby declared and agreed that this Policy is extended to cover person insured whilst riding a motorcycle or a pillion for private or business purposes provided always that the Company shall not be liable for any claim arising out of racings, pacemaking or participation of the Insured in any speed contest reliability or other trails.

SUFFOCATION THROUGH SMOKE, FUMES AND POISONOUS GAS

It is hereby declared and agreed that this Policy is deemed to cover accidental death or disablement to the insured from accidental suffocation through Smoke, Fumes and Poisonous Gas.

FINANCIAL OBLIGATION BENEFITS

In the event of a claim admissible under Death/Permanent Disablement under the Table of Compensation, the Company will in addition settle the monthly repayment sum or instalment up to a maximum period of 6 months in respect of the outstanding balance of the Insured Person's housing loan and/or car loan and/or the outstanding balance of the Insured Person's credit card account at the time of accident.

The maximum amount payable for this benefit in aggregate is up to the limit stated in the Table of Benefits.

If the housing loan is in joint names, the Company's liability shall be limited to Insured Person's proportionate part of the monthly repayment sum or instalment attributable to the Insured Person.



DISAPPEARANCE CLAUSE

Notwithstanding anything contained herein to the contrary, it is agreed that if after a period of ONE YEAR has elapsed and the Underwriters having examined all evidence available shall have no reason to suppose other than that an accident has occurred, the disappearance of a Life Insured shall be considered to constitute a claim under this Policy.

It is further agreed that if at any time after payment has been made, a Life Insured if found to be living, any sums paid by the Underwriters in settlement of claim shall be refunded to them

EXPOSURE CLAUSE

It is hereby declared and agreed that subject to all terms, limitations, conditions and exclusions of this Policy except as specifically provided therein, this Policy covers claims arising out of bodily injury caused by exposure to the elements as a result of an accident covered hereunder, provided that in the event of death of the Life Insured caused by exposure to the elements that this death is the subject of a properly constituted Judicial Body Enquiry by which it is found that the Life Insured died of exposure as a result of an accident