

**Customer Care Centre** **Call 1 300 80 3030**  
at local rates **+603 2171 3030** **Email** [amassurance-general@ambankgroup.com](mailto:amassurance-general@ambankgroup.com) **SMS** Type **AmG<space>message**  
Send to 33911(**AmAlert**)**PERSONAL ESSENTIALS – FOR YOUR CHILD  
PERSONAL ACCIDENT POLICY****STAMP  
DUTY  
PAID**

The proposal form and declaration given by the Policyholder will form the basis of this contract

Having received and accepted the Policyholder's first premium, and any subsequent premiums required, AmG Insurance Berhad agrees to insure the Insured Person(s) against Bodily Injury caused by Accidental means covered by this Policy subject to and in accordance with the exclusions, limitations, provisions, terms and conditions described herein.

**COVERAGE – TERRITORIAL LIMIT WORLDWIDE**

<b>Benefit 1</b>	<b>Accidental Death</b> (occurring within twelve (12) calendar months of the Accident)	:	The scale of compensation as stated in the Table of Benefits for Accidental Death.
	<b>Funeral Expenses</b>	:	The scale of compensation as stated in the Table of Benefits for Funeral Expenses.
<b>Benefit 2</b>	<b>Permanent Disablement and Dismemberment</b> (occurring within twelve (12) calendar months of the Accident)	:	The scale of compensation as stated in the Table of Benefits for Permanent Disablement and Dismemberment.
<b>Benefit 3</b>	<b>Hospital Benefits</b>	:	A daily cash allowance of the amount specified in the Table of Benefits, up to a maximum of 365 days, shall be payable if the Insured is Hospitalised for more than 24 hours as a result of an Accident.
	(a) Daily Hospital Cash Allowance	:	A daily cash allowance of the amount specified in the Table of Benefits, up to a maximum of 365 days, shall be payable if the Insured is Hospitalised for more than 24 hours as a result of an Accident.
	(b) ICU Daily Hospital Cash Allowance	:	A daily cash allowance of the amount specified in the Table of Benefits, up to a maximum of 365 days, shall be payable if the Insured is Hospitalised in an Intensive Care Unit for more than 24 hours as a result of an Accident.
<b>Benefit 4</b>	<b>Academic Cash Reward</b>	:	A lump sum amount as stated in the Table of Benefits is paid to Policyholder if the Insured for achieving academic excellence as defined in the Description of Benefits of the Policy.

**GENERAL DEFINITIONS****ACCIDENT**

A sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of Bodily Injury.

**AGE**

Age as of the next birthday.

**BODILY INJURY**

Bodily Injury resulting solely and directly from violent, Accidental, external and visible means and does not include sickness, disease or any naturally occurring condition or degenerative disease.

**BRAWL**

A noisy disorderly and often violent quarrel or fight whether provoke or unprovoked.

**CIVIL COMMOTION/ DEMONSTRATION**

A manifestation or grievances support or protest by public rallies and parades.

**DISMEMBERMENT**

Permanent loss by physical separation of a hand at or above wrist or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm, foot or leg.

**DOCTOR or SURGEON**

A registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding the Doctor or Surgeon who is the insured's Immediate Family.

**EFFECTIVE DATE**

The date stated in the Schedule for which insurance under this Policy shall commence.

**ENDORSEMENT**

Written evidence of an agreed change to the Policy.

**HOSPITALISATION/HOSPITALISED**

Due to an Accident an Insured Person has to undergo any surgery or treatment that requires more than 24 hours stay in a medical facility or hospital.

**IMMEDIATE FAMILY**

The Insured Person's parents, brothers and sisters

**INSURED/INSURED PERSON**

The person named as the Insured Person in the Schedule, who is permanently residing in Malaysia.

**INSURER/COMPANY/WE/US/OUR**

AmG Insurance Berhad.

**PERMANENT**

Having lasted for 12 consecutive months and, at the expiry of that period, being beyond hope of recovery.

**PERIOD OF INSURANCE**

Means the period cover shown on the Policy Schedule.

**POLICYHOLDER/YOU/YOUR/YOURSELF**

The parent /legally adopted parent/legal guardian of the Insured Person who is paying for the Policy premium for the insured person.

**RIOT**

A disturbance of the peace by several persons, assembled and acting with a common intent in executing a lawful or unlawful enterprise in a violent and turbulent manner.

**SCHEDULE**

The Schedule which is attached to and forming part of this Policy.

**STRIKE**

The concerted refusal of employees to perform work that their employer has assigned to them in order to force the employer to grant certain demanded concessions, such as increased wages or improved employment conditions.

**SUM INSURED**

The limit of Our liability under this insurance.

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**DESCRIPTION OF BENEFITS**

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**ACADEMIC CASH REWARD**

We shall reward the Insured Person a lump sum amount stipulated in the Table of Benefits for achieving all **As** on the minimum subjects required to obtain full certificate.

- a) Minimum 5A in UPSR or its equivalent – RM 50
- b) Minimum 8A in PMR or its equivalent – RM100
- c) Minimum 5A in SPM or its equivalent – RM150

**ACCIDENTAL DEATH**

Death arising from Bodily Injury.

**FUNERAL EXPENSES**

Lump Sum payment as specified in the Table of Benefits for loss of life Insured due to an Accident.

## PERMANENT DISABLEMENT and DISMEMBERMENT

The disablement and dismemberment as specified in the Table of Benefits.

## HOSPITAL BENEFITS

- a) **Daily Hospital Cash Allowance**  
A daily cash allowance of the amount specified in the Table of Benefits, up to a maximum of 365 days, shall be payable if Insured is Hospitalised for more than 24 hours as a result of an Accident. We will pay the Daily Hospital Cash Allowance from the commencement of the first Admission until the date of the Insured's discharge from the hospital. The Insured Person will not be entitled to Daily Hospital Cash Allowance when the Insured Person is warded in the Intensive Care Unit (ICU).
- b) **ICU Daily Hospital Cash Allowance**  
A daily cash allowance of the amount specified in the Table of Benefits, up to a maximum of 365 days, shall be payable if Insured is Hospitalised in an ICU for more than 24 hours as a result of an Accident. We will pay the ICU Daily Hospital Cash Allowance from the commencement of the first Admission until the date of the Insured's discharge from the Intensive Care Ward.

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## SPECIAL PROVISIONS

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### 1. COMA

Upon certification by a physician that the Insured has been in a state of coma for at least one year due to an Accident, We will pay 100% of the Capital Sum Insured. However, We have the right to recover the payment made if the Insured regains consciousness provided that a deduction of 10% of the aforesaid payment be made for each year the Insured was in a state of coma.

### 2. DISAPPEARANCE

If a period of ONE YEAR has lapsed from the date of reported disappearance and We having examined all evidence available shall have no reason to suppose other than that an Accident has occurred which in all probability has resulted in the death of the Insured, the disappearance of the Insured shall be considered to constitute a claim under this Policy and the full Capital Sum Insured shall be payable. However, if at any time after payment has been made, the Insured is found to be alive, any sums paid by Us in setting this claim shall be refunded to Us.

### 3. INSECTS AND SNAKE BITES

This Policy is extended to cover Accidental Death or Bodily Injury arising out of insects and snake bites (excluding Death/Bodily Injury caused by disease except due to malaria, dengue fever and Chikugunya fever)

### 4. FOOD POISONING

This Policy is extended to cover death arising out of or resulting from Accidental food poisoning or other similar misfortune with or without any sign of external or violent visible injury.

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## GENERAL EXCLUSIONS

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This Policy does not cover Death or any injury/ disability directly or indirectly caused by or in connection with any of the following:-

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising, Strike, Riot, Civil Commotion or Demonstration.
2. Suicide or any attempt threat, intentional self-inflicted injuries.
3. Any form of disease, infection or parasites including Japanese Encephalitis and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
4. Childbirth, miscarriage, pregnancy or any complications thereof.
5. Provoked murder or assault.
6. While travelling in an aircraft or ship as a member of the crew, except only as a fare-paying passenger in an aircraft or ship licensed for passenger service.
7. While committing or attempting to commit any unlawful act.
8. While participating in any professional sports.
9. Insured Person engaging or participating in dangerous activities or sports such as winter sports skating of any kind rock climbing mountaineering (which requires the use of ropes or guides) pot-holing, skin diving, parachuting, under water activities necessitating the use of underwater breathing apparatus, steeple chasing, big game hunting or hunting.
10. Racing (other than on foot), pace-making, speed or reliability trails.
11. Riding/driving without a valid driving license.
12. While participating in a Brawl.

13. a) Asbestos, or  
b) Any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.
14. a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.  
b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.  
c) Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction of radioactive force or matter.
15. Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.
16. Any pre-existing physical defect/infirmity fits of any kind, disease or sickness of any kind.
17. Any Insured Person who is engaged as an employee with any organization whether working permanently or temporary.

## TABLE OF BENEFITS

		% of Capital Sum Insured
Benefit 1	<b>ACCIDENTAL DEATH</b> (occurring within twelve calendar months of the Accident)	100%
Benefit 2	<b>PERMANENT DISABLEMENT and DISMEMBERMENT</b> (occurring within twelve calendar months of the Accident)	
	Loss of two limbs	100%
	Loss of both hands, or of all fingers and both thumbs	100%
	Loss of sight of one or both eyes	100%
	Total paralysis	100%
	Total insanity	100%
	Injuries resulting in being permanently bedridden	100%
	Loss of arm at shoulder	100%
	Loss of arm between shoulder and elbow	100%
	Loss of arm at elbow	100%
	Loss of arm between elbow and wrist	100%
	Loss of hand at wrist	100%
	Loss of leg	100%
	- at hip	100%
	- between knee and hip	100%
	- below knee	100%
	Eye Loss	100%
	- of whole eye	100%
	- all sight in one eye, except perception of light	50%
	- lens of one eye	50%
	Loss of thumb	30%
	- both phalanges	30%
	- one phalanx	15%
	Loss of index finger	15%
	- three phalanges	15%
	- two phalanges	10%
	- one phalanx	5%
	Loss of middle finger	8%
	- three phalanges	8%
	- two phalanges	5%
	- one phalanx	3%
	Loss of ring finger	6%
	- three phalanges	6%
	- two phalanges	5%
	- one phalanx	3%
	Loss of little finger	5%
	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	3%
	Loss of metacarpals	4%
	- first or second (additional)	4%
	- third; fourth or fifth (additional )	3%
	Loss of toes	20%
	- all	20%
	- great, both phalanges	8%
	- great, one phalanx	3%
	- other than great, if loss of more than one toe on each foot	2%
	Permanent Loss of speech & hearing in both ears	100%
	Loss of hearing	75%
	- both ears	75%
	- one ear	25%
	Loss of speech	50%
	Fractured leg or patella with established non-union after 26 weeks from the date of Accident.....	10%
	Shortening of arm	2.5%
	- more than 1 inch up to 2 inches	2.5%
	- more than 2 inches up to 4 inches	5%
	- more than 4 inches	12.5%
	Shortening of leg	5%
	- more than 1 inch up to 2 inches	5%
	- more than 2 inches up to 4 inches	10%
	- more than 4 inches	25%

Benefit	Capital Sum Insured			
	Plan 1	Plan 2	Plan 3	Plan 4
Accidental Death	RM 50,000	RM 70,000	RM 100,000	RM 120,000
Permanent Disablement and Dismemberment	RM 50,000	RM 70,000	RM 100,000	RM 120,000
Daily Hospital Cash due to Accident (max. 365 days)	RM 100	RM 150	RM 200	RM 250
ICU Daily Hospital Cash due to Accident (max. 365 days)	RM 200	RM 300	RM 400	RM 500
Funeral Expenses (due to Accident Death only)	RM 2,000	RM 2,000	RM 2,000	RM 2,000
Academic Cash Reward	Minimum 5A in UPSR or its equivalent		– RM 50	
	Minimum 8A in PMR or its equivalent		– RM100	
	Minimum 5A in SPM or its equivalent		– RM150	

Notes:

The actual Sum Insured for Insured Person is as stated in the Policy Schedule.

Total Insanity and the degree of shortening of limbs must be certified by a Doctor or Surgeon.

Where the injury is not specified, We reserves the right to adopt a Percentage of the disablement which, in its opinion, is not inconsistent with the provisions of the above Table of Benefits.

Permanent total loss of use of member shall be treated as loss of member. Loss of Speech shall mean total permanent inability to communicate verbally.

Benefit payable in the event of Death or Permanent Disablement and Dismemberment as a result of an Accident is the Sum Insured as stated in the Policy Schedule. All benefits payable in the event of Death or Permanent Disablement and Dismemberment in respect of any one Accident shall not exceed 100% of the Capital Sum Insured as stated on the Table of Benefits. In the event a total of 100% of the Capital Sum Insured is paid during the period of this Policy, all insurance hereunder shall immediately cease to be in force. All other losses less than 100% of the Capital Sum Insured if paid shall reduce the coverage by that amount from the date of Accident until expiry of this Policy.

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## GENERAL CONDITIONS

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### 1. AGE LIMIT

All Insured Persons shall not be less than thirty (30) days of Age or more than eighteen (18) years of Age.

### 2. ALTERATIONS

We reserve the right to amend the terms and conditions of this Policy, and such alteration to this Policy shall be valid if authorised by Us and endorsed hereon. We will give a written notice to You according to the last recorded address for any alterations made.

### 3. APPLICABLE LAW

This Policy and all rights, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the laws of Malaysia and Malaysian Courts shall have exclusive jurisdiction hereto.

### 4. ARBITRATION

All differences arising out of this Policy shall be referred to an Arbitrator who shall be appointed in writing by the parties in difference. In the event they are unable to agree on who is to be the Arbitrator within one (1) month of being required in writing to do so then both parties shall be entitled to appoint an Arbitrator each who shall proceed to hear the differences together with an Umpire to be appointed by both Arbitrators. However, this is provided that any disclaimer of liability by Us for any claim hereunder must be referred to an Arbitrator within twelve (12) calendar months from date of such disclaimer.

### 5. CHANGES IN YOUR CIRCUMSTANCE

You must notify Us as soon as possible in writing of any change in the Insured Person circumstances which may affect this insurance.

### 6. CLAIMS

(a) Notice of Injury on which the claim may be based on and which is covered by this Policy, must be given in writing to Us within 14 days after the occurrence. We, upon receipt of such notice shall furnish You with a claim form for the filing of proof of claims.

(b) In case of death, reasonable notice shall be given to Us before burial or cremation and We may request to be represented at a post-mortem or examination of the body of the Insured. We shall have the right and opportunity to conduct an autopsy at our own expense where it is not forbidden by law. Immediate notice of time and place of any inquest appointed shall be given to Us.

All certificates, information and evidence required by Us shall be furnished by You or Your legal personal representative and shall be in such form and of such nature as We may prescribe.

### 7. CONDITION PRECEDENT TO LIABILITY

The due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or not to be done by You or Insured Person's legal personal representative shall be conditions precedent to any liability of the Company to make any payment under this Policy.

### 8. COOLING-OFF PERIOD

If this Policy shall have been issued and for any reason whatsoever the Insured Person shall decide not to take up the Policy, You may return the Policy to Us for cancellation provided such request for cancellation is delivered by You to Us within fifteen (15) days from the date of delivery of the Policy. You are entitled to the return of the full premium paid.

### 9. CURRENCY AND EXCHANGE RATES

All premiums shall be paid in Malaysian Ringgit. In the event the Insured is admitted into a hospital and/or receives medical treatment outside Malaysia and renders bills in a currency other than Malaysian Ringgit, We shall indemnify the Policyholder or the Policyholder's legal personal representative in Malaysian Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not a free market) at the date the Insured is discharged from hospital.

### 10. MISSTATEMENT OR OMISSION OF MATERIAL FACT

We shall not be liable for any misstatement in or if a material fact has been omitted from the Proposal. Pursuant to Section 149(4) of the Insurance Act, 1996, the Policyholder/You are required to disclose to Us, fully and faithfully all the facts that the Policyholder/You-know or ought to know, otherwise the Policy issued hereunder may be void.

### 11. POLICY RENEWAL

It shall not be incumbent on Us to give notice of renewal to the Policyholder. The premium for the renewal of this Policy shall be deemed to be due on the date or which this Policy expires. The renewal will only be valid once We receives payment of premium from the Policyholder or authorised agent. This Policy shall not in any event be renewable when the Insured Person attains the age of 19 years.

### 12. TERMINATION OF INSURANCE

This Policy shall be terminated upon whichever of the following occurs first:

#### a) By Us

We may give notice of termination by registered post to Your last known address. Such termination shall become effective seven days following the date of such notice. In the event that premium has been paid for any period beyond the date of termination of this Policy the pro-rated premium shall be refunded to You provided that no claim has been made during the Period of Insurance.

**b) By You**

If We receive termination notice from You, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is later. We will retain the premium according to the short period table for the period the Policy has been in forced and we will refund to You the unexpired portion of the Policy period, provided no claims has been made during the period of insurance.

**Short Period Table**

<b>Period not exceeding:</b>	<b>Refund of Annual Premium</b>
15 days	90% (applicable for renewal only)
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

**c) Automatic Termination**

This Policy shall lapse/terminate at 12.00 am midnight (standard Malaysian time) on the last day of the Period of Insurance

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**IMPORTANT NOTICE**

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**CASH BEFORE COVER CLAUSE**

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by Us before cover commences. If this condition is not complied with, then this insurance is automatically null and void.

The authorised agent shall remit the premium within fifteen (15) calendar days upon receipt of such premium from You. We reserves the right to refuse any coverage and/or reject any claim resulting from non-payment of premium to Us.