

FAEDAH HOSPITAL

Selain faedah perbelanjaan perubatan, kami juga akan melindungi anda bagi faedah hospital seperti berikut:

- Elaun Hospital - Elaun Tunai Harian sebanyak RM200 sehingga maksimum 7 hari akan dibayar kepada anda bagi setiap hari anda dirawat di hospital (jika dimasukkan ke hospital selama lebih daripada 24 jam). Elaun tunai harian tambahan sebanyak RM100 sehari akan dibayar sehingga 5 hari sekiranya anda menerima rawatan di hospital kerajaan
- Elaun rawatan susulan selepas keluar hospital (dalam masa 31 hari dari tarikh anda keluar hospital) sehingga RM1,500 di samping semua faedah lain
- Elaun lawatan keluarga terdekat: membayar balik tambang pengangkutan awam sehingga RM100 (setiap kemalangan) yang ditanggung oleh keluarga terdekat orang yang diinsuranskan

FAEDAH MINGGUAN

Sekiranya kemalangan yang berlaku mengakibatkan hilang upaya menyeluruh/separa sementara dan menghalang anda daripada melakukan kerja anda, kami akan membayar faedah mingguan sebanyak RM100/RM50 seminggu sehingga maksimum 104 minggu.

PERBELANJAAN PENGKEBUMIAN

Kami juga akan memberikan sebanyak RM5,000 sebagai perbelanjaan pengkebumian sekiranya berlaku kematian akibat kemalangan.

JADUAL FAEDAH

MANFAAT	JUMLAH PERLINDUNGAN
Kematian Akibat Kemalangan	RM100,000
Hilang Upaya Kekal	RM100,000
Perbelanjaan Perubatan	RM5,000 (maksimum)
Faedah Hospital (setiap kemalangan) <ul style="list-style-type: none">• Elaun Hospital<ul style="list-style-type: none">- Elaun Tunai Harian- Elaun Tunai Harian Tambahan untuk kemasukan ke Hospital Kerajaan• Elaun Rawatan Susulan (Maksimum)• Elaun Lawatan Keluarga Terdekat (Maksimum)	RM200 RM100 RM1,500 RM100
Faedah Mingguan	RM100 seminggu
Premium Tahunan	RM190.20

Nota:

1. Setiap pemohon dibenarkan memohon satu polisi sahaja.
2. Opsyen untuk pekerjaan Kelas 1 & 2 sahaja. Jumlah Modal Diinsuranskan untuk Kematian dan Hilang Upaya Kekal boleh ditambah nilai sehingga jumlah maksimum RM500,000 dengan premium tambahan sebanyak RM10.60 (termasuk 6% Cukai Perkhidmatan) setiap RM10,000.
3. Premium tahunan tertera adalah termasuk 6% Cukai Perkhidmatan dan RM10.00 Duti Setem.

PANDUAN KELAS PEKERJAAN

- Kelas 1 : Profesional, pentadbir atau pekerjaan bukan manual
Kelas 2 : Orang yang terlibat dalam kerja-kerja penyeliaan selain dari Kelas 1, di mana tugasnya melibatkan kerja manual dan tidak terdedah kepada sebarang bahaya khas
Kelas 3 : Orang yang terlibat dalam kerja-kerja manual yang tidak membahayakan
Lain-lain : Rujuk kepada Syarikat

Nota Penting:

1. Risalah ini mengandungi maklumat umum sahaja. Ia bukan kontrak insurans. Istilah, pengecualian, syarat dan definisi yang tepat bagi insurans ini adalah dinyatakan dalam Polisi.
 2. Anda perlu menyakinkan diri sendiri bahawa pelan ini dapat memenuhi keperluan anda dan premium polisi yang dibayar adalah berdasarkan kemampuan anda.
 3. Perlindungan insurans ini tidak akan berkuatkuasa selagi premium tidak diterima oleh pihak syarikat.
- Anda dinasihati supaya membaca dan memahami ringkasan produk ini seperti yang tertera di dalam Lampiran Pemberitahuan Produk yang boleh didapati di laman web kami www.amassurance.com.my

AmPro Personal Accident Plan

Erasing my worries the affordable way

One easy decision to ensure my future is taken care of.



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Unfortunate accidents do happen... Prepare for uncertainties with a full coverage.

Invest in **AmPro Personal Accident Plan** – a complete plan that's tailor-made to take care of your well being while you are at work, at play or on a vacation. With 24 hours protection against accidental death, disablement and hospitalisation anywhere in the world, you will not have to worry about financial stress in the event of an unfortunate accident.

Your Comprehensive Coverage... from AmAssurance

AmPro Personal Accident Plan offers you extensive coverage at affordable premium according to your needs.

ACCIDENTAL DEATH BENEFIT

In the event of accidental death, we will pay:

- The Capital Sum insured in one lump sum
- Emergency cash benefit equivalent to 10% of the Capital Sum insured to your named nominee

What's more, if death occurs in the event of an accident whilst traveling as a fare paying passenger on any mode of public transport, we will pay double the Capital Sum Insured in one lump sum.

PERMANENT DISABLEMENT

Should an accident occur resulting in permanent disablement, we will pay up to the Capital Sum Insured.

AmPro Personal Accident Plan also extends to cover:

- Cosmetic surgery up to RM5,000
- The use of wheelchair up to RM500
- Artificial limbs up to RM2,000

MEDICAL EXPENSES

AmPro Personal Accident Plan provides you reimbursement of expenses up to the maximum allowable per plan including hospital room and board, clinical, outpatient and surgical treatment.

Medical Expenses Benefit shall also include:

- Ambulance fees up to RM400 per accident
- Sinseh/dukun traditional treatment up to RM400 per accident
- Up to RM200 for the cost of medical report and post-mortem report

HOSPITAL BENEFITS

Apart from the medical expenses benefit, we will cover you for the following hospital benefits:

- Hospital Allowance - Daily Cash Allowance of RM200, up to a maximum of 7 days, is payable to you for each day of hospitalisation (if hospitalised for more than 24 hours). Additional RM100 daily cash allowance benefit a day is payable up to 5 days only if you are hospitalised in a government hospital
- Post hospitalisation treatment allowance (within 31 days from discharge) up to RM1,500 in addition to all other benefits
- Payable up to RM100 (per accident) for reimbursement of public transport fare incurred by the Insured's next of kin

WEEKLY BENEFITS

In the event of an accident resulting in temporary total/partial disablement that prevents you from attending to your work, we will pay a weekly benefit of RM100/RM50 per week up to a maximum of 104 weeks.

FUNERAL EXPENSES

We will provide RM5,000 as funeral expenses in the event of accidental death.

TABLE OF BENEFITS

BENEFITS	AMOUNT OF COVERAGE
Accidental Death	RM100,000
Permanent Disablement	RM100,000
Medical Expenses	RM5,000 (maximum)
Hospital Benefits (per accident) • Hospital Allowance - Daily Cash Allowance - Additional Daily Cash Allowance for Hospitalisation at a Government Hospital	RM200 RM100
• Post Hospitalisation Treatment Allowance (<i>Maximum</i>) • Next of Kin Visiting Allowance (<i>Maximum</i>)	RM1,500 RM100
Weekly Benefits	RM100 per week
Annual Premium	RM190.20

Note:

1. Each applicant is entitled to apply for one policy only.
2. Option for Class 1 & 2 occupations only. Capital Sum Insured for Death & Permanent Disablement may be increased up to a maximum of RM500,000 with additional premium of RM10.60 (inclusive of 6% Service Tax) per RM10,000.
3. The annual premium stated are inclusive of 6% Service Tax and Stamp Duty of RM10.00.

CLASSIFICATION OF OCCUPATIONS

Class 1 : Professional, administrative or non-manual occupations

Class 2 : Person engaged in work of supervisory nature other than Class 1 above, whose duties involve occasional manual work and are not exposed to any special hazards

Class 3 : Persons engaged in manual work of a non-hazardous nature

Others : Refer to company

Important Notice:

1. This brochure is for general information only. It is not a contract of insurance. The precise terms, exclusions, conditions and definitions applicable to this insurance are specified in the Policy.
2. You should satisfy yourself that this plan can best serve your needs and that the premiums payable under this policy is an amount that you can afford.
3. This insurance shall not be effective unless the premium due has been paid.

You are advised to read and understand the summary of this product as contained in the Product Disclosure Sheet on our website www.amassurance.com.my

Kemalangan malang tidak berbau... Bersedia untuk ketidaktentuan dengan perlindungan yang penuh.

Melaburlah dalam **Pelan Kemalangan Diri AmPro** - pelan lengkap yang disediakan khusus untuk menjaga kesejahteraan anda semasa anda di tempat kerja, ketika bermain atau bercuti. Dengan perlindungan 24 jam kematian akibat kemalangan, hilang upaya dan penghospitalan di mana-mana saja di dunia, anda tidak perlu bimbang tentang penanggungan beban kewangan sekiranya berlaku kemalangan malang.

Perlindungan Menyeluruh Anda... daripada AmAssurance

Pelan Kemalangan Diri AmPro menawarkan perlindungan meluas pada premium yang berpatutan dalam memenuhi keperluan anda.

FAEDAH KEMATIAN AKIBAT KEMALANGAN

Sekiranya berlaku kematian akibat kemalangan, kami akan membayar:

- Jumlah Modal Diinsuranskan sekali gus
- Faedah tunai kecemasan yang bersamaan dengan 10% daripada Jumlah Modal Diinsuranskan sebagai wang tunai kecemasan kepada penama yang anda nyatakan

Apatah lagi, jika kematian berlaku akibat kemalangan ketika dalam perjalanan sebagai penumpang yang membayar tambang dalam mana-mana kaedah pengangkutan awam, kami membayar dua kali ganda Jumlah Modal Diinsuranskan sekali gus.

HILANG UPAYA KEKAL

Sekiranya kemalangan yang berlaku itu mengakibatkan hilang upaya kekal, kami akan membayar sehingga Jumlah Modal Diinsuranskan.

Pelan Kemalangan Diri AmPro juga memperluas perlindungan ini dengan merangkumi:

- Pembedahan kosmetik sehingga RM5,000
- Penggunaan kerusi roda sehingga RM500
- Anggota palsu sehingga RM2,000

PERBELANJAAN PERUBATAN

Pelan Kemalangan Diri AmPro memberi anda pembayaran balik perbelanjaan sehingga elaun maksimum setiap pelan termasuk perbelanjaan bilik dan makanan dan hospital, klinikal, pesakit luar dan rawatan pembedahan.

Faedah Perbelanjaan Perubatan adalah termasuk:

- Bayaran ambulans sehingga RM400 bagi setiap kemalangan
- Rawatan tradisional sinseh/dukun sehingga RM400 bagi setiap kemalangan
- Sehingga RM200 bagi kos laporan perubatan dan laporan bedah siasat