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PERSONAL ESSENTIALS – PROTECTION FOR WOMEN PERSONAL ACCIDENT POLICY

STAMP DUTY PAID

WHEREAS the Policyholder / Insured by an application and declaration which are duly incorporated herein has applied to AmGeneral Insurance Berhad (hereinafter called “the Company”) for the insurance contained in this Policy and has paid the premium stated in the Policy Schedule as consideration for such insurance for the period stated therein.

Having received and accepted your first premium, and any subsequent premiums stated in the said Schedule as consideration for such insurance, the Company agrees to insure the Insured Person(s) against Bodily Injury including medical and/or Hospital and surgical treatment caused by Accidental means subject to exclusions limitations provisions terms and conditions described herein.

COVERAGE – TERRITORIAL LIMIT WORLDWIDE

SECTION 1

- Benefit 1 Accidental Death** : The scale of compensation as stated in the Table of Benefits for (occurring within twelve (12) calendar months of the Accident) Accidental Death.
- Funeral Expenses** : A Lump Sum payment of RM3,000.00 is payable in the event of Accidental Death.
- Benefit 2 Permanent Disablement and Dismemberment** : The scale of compensation as stated in the Table of Benefits for (occurring within twelve (12) calendar months of the Accident) Permanent Disablement and Dismemberment.

SECTION 2

- Benefit 1 Facial & Dental Surgery** : Reimbursement of medical expenses incurred within 30 days of the Accident for the treatment of any facial (neck and above) reconstructive surgery and dental within 24 hours of the Accident for the treatment of Accidental injuries to sound natural teeth. The maximum limit under this benefit is specified in the Table of Benefits.
- Benefit 2 Snatch Theft or ATM Withdrawal** : Lump Sum payment as compensation on losses suffered by the Insured Person due to Snatch Theft by physical force and ATM withdrawal by extortion provided the loss happening within the first hour of the withdrawal. The maximum limit under this benefit is specified in the Table of Benefits. This benefit is limited to only one event during the period of insurance.
- Benefit 3 Hospital Benefits**
- (a) Hospital Income : A daily cash allowance of the amount specified in the Table of Benefits, shall be payable to the Insured Person provided the Insured Person is hospitalised for more than 24 hours and subject to a maximum of 7 days.
- If the Insured Person is hospitalised in a Malaysian Government Hospital, daily cash allowance is payable up to a maximum of 12 days.
- (b) Recovering Allowances : Cash allowances of 10% of the Benefit Limit per day subject to the maximum Benefit Limit as set in the Table of Benefits is payable for recovering from an Accident within 31 days immediately following discharge from hospital and provided the Insured Person is hospitalised for a minimum of 7 consecutive days.

SECTION 3

Benefit 1	National Service	:	Reimbursement of medical expenses should the Insured Person sustain Bodily Injury in an Accident whilst carrying out duties in National Service. The maximum limit under this benefit is specified in the Table of Benefits.
Benefit 2	Sports or Adventure	:	Reimbursement of medical expenses should the Insured Person sustain Bodily Injury in an Accident whilst engaging in any sporting or adventurous activity not excluded under the Policy. The maximum limit under this benefit is specified in the Table of Benefits.
Benefit 3	Child Care	:	Reimbursement of actual expenses incurred for engaging Child Care or Babysitters services should the Insured Person be involved in an Accident and as a result suffers Accidental permanent and/or temporary disablement. The maximum limit under this benefit is specified in the Table of Benefits.
Benefit 4	Maid Service	:	Reimbursement of actual expenses incurred for engaging Maid or Home Care Services should the Insured Person be involved in an Accident and as a result suffers Accidental permanent and/or temporary disablement. The maximum limit under this benefit is specified in the Table of Benefits.
Benefit 5	Recuperating Leave	:	Daily cash allowances up to RM100 per day for recovering from an Accident provided the Insured Person had depleted the employment entitled leave benefits as a result of Accidental Bodily Injury. The maximum limit under this benefit is specified in the Table of Benefits.
Benefit 6	Medical Equipment	:	Reimbursement of actual expenses incurred for purchase of Medical Equipment that must be proven medically necessary as a result of Accidental Bodily Injury. The maximum limit under this benefit is specified in the Table of Benefits.
Benefit 7	Nursing Care	:	Reimbursement of actual expenses incurred for engaging full time registered nurse for the continued outpatient treatment at the Insured Person's home or Nursing home as a result of Accidental Bodily Injury. The maximum limit under this benefit is specified in the Table of Benefits.

NOTE - The total benefit limit available for Section 2 & 3 should not exceed the living benefits limit as set forth in the Table of Benefits according to the scheme selected which is detailed in the Policy Schedule.

Memo 1 : VEHICLE BREAKDOWN ASSISTANCE AND TOWING SERVICE (WITHIN MALAYSIA ONLY) The Insured under this Policy is entitled to the Vehicle Breakdown Assistance and Towing Service benefit, provided by Us or service provider assigned by Us 24 hours a day, 365 days a year within Malaysia only. This benefit will be rendered to the Insured/driver of the Named Vehicle specified in the schedule in the event of a breakdown to the Named Vehicle during the Period of Insurance. The Insured/driver of the Named Vehicle must call the 24 hours toll free number 1-300-80-3030 to request for the necessary assistance. The vehicle breakdown assistance and towing service up to 450 km round trip is covered for an unlimited number of events. Unlimited toll charges are covered. If the Named Vehicle has broken down, we will provide these services at no cost to the Insured/driver;

- Changing of flat tyres
- Replacing battery (if a new battery is required, this will be at Insured/driver's expense)
- Jump starting of Named Vehicle's engine

The cost of all other minor or major repairs including replacements parts, carried out at breakdown site or service provider's workshop are to be negotiated and agreed upon between Insured/driver and the service provider. These costs will be Insured/driver's responsibility.

If the Named Vehicle requires breakdown towing to complete repairs, we will arrange towing to the nearest service provider or to Insured/driver's specified destination and agreed by us within the distance limit specified in the Schedule/as above. Any incurred summons and/or compound from any authorities and parking fees (if any) are not covered.

The Named Vehicle will not be covered for the Breakdown and Towing Assistance if:

- a) the vehicle has no engine or transmission, for purpose of disposing off vehicle or towing from one workshop to another.
- b) the vehicle is in any remote area or non-gazetted road e.g. estate, plantation, jungle, basement & roof top parking area.
- c) any Act of God, catastrophes, adverse weather conditions and other factors which may be beyond the Company or service provider's control in rendering the necessary services.
- d) if there is a power failure or mishap that may not permit the Company or service provider to render the necessary services.

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.

ACTIVITIES OF DAILY LIVING

Means:

- (a) Transfer or mobility - the ability to move from one room to an adjoining room or from one side of a bed or chair without requiring physical assistance of another person.
- (b) Continence - the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- (c) Dressing - putting on and taking off all necessary items of clothing without requiring assistance of another person.
- (d) Toileting - getting to and from the toilet, transferring on and off the toilet and associated personal hygiene.
- (e) Eating - all tasks of getting food into body once it has been prepared.

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 OR DEMONSTRATION

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

CATEGORY OR LIFESTYLE SELECTED

There are two plans – Gold and Silver with four (4) different selections of living benefits, which reflects the lifestyles option preferred by the Insured.

COSMETIC SURGEON

A person who is duly licensed or registered to practice cosmetic surgery in the geographical area in which a service is provided, but excluding a Cosmetic Surgeon who is the Insured Person or the Insured Person's Immediate Family member.

DENTIST

A person who is duly licensed or registered to practice dentistry in the geographical area in which a service is provided, but excluding a Dentist who is the Insured Person or the Insured Person's Immediate Family member.

DISMEMBERMENT

Permanent loss by physical separation or 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.

EFFECTIVE DATE

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

ENDORSEMENT

Endorsement is a written evidence of an agreed change to this Policy.

HOSPITAL

Means only an establishment duly constituted and registered as a hospital for the care and treatment of injured persons as paying bed-patients, and which:-

- (a) Has facilities for diagnosis and major surgery,
- (b) Provides 24 hours a day nursing services by registered and graduate nurses,
- (c) Is under the supervision of a Physician, and
- (d) Is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment

HOSPITALISATION OR HOSPITALISED

Due to an accident an Insured Person have to undergo any surgery or treatment that requires more than 24 hours confinement in a medical facility or hospital.

IMMEDIATE FAMILY

The Insured Person's legal spouse, children's, parents, brothers and sisters.

INSURER OR THE COMPANY

AmGeneral Insurance Berhad (44191-P).

INSURED PERSON

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

LIVING BENEFITS

Means benefits payable under Section 2 and Section 3 of the coverage of the Policy Wording.

MALAYSIAN GOVERNMENT HOSPITAL

Means a hospital which charges of services are subject to the Fees (Medical) Order 1982 and/or its subsequent amendments if any.

MEDICALLY NECESSARY

Means a medical service which is:-

- (a) consistent with the diagnosis and customary medical treatment for a covered Disablement, and
- (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits, and
- (c) not for the convenience of the Insured Person or the Physician, and unable to be reasonably rendered out of hospital (if admitted as in-patient), and
- (d) not of an experimental, investigational or research nature, preventive or screening nature, for which the charges are fair and reasonable and customary for the Disablement.

MEDICAL PRACTITIONER

Means a registered doctor, physician or surgeon qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his license and training in the geographical area of practice and must be registered with the Malaysian Medical Council or similar organization outside Malaysia, but excluding a Medical Practitioner who is the Insured Person or the Insured Person's Immediate Family members.

OCCUPATION

The Insured Person's full-time and/or part-time gainful employment and/or any other work for remuneration or profit which the Insured Person is fit to do by knowledge and/or training.

OUT-PATIENT

Insured Person is receiving medical care or treatment without being hospitalised and includes treatment in a Daycare center.

POLICYHOLDER OR INSURED

Means a person or a corporate body to whom the Policy has been issued in respect of cover for persons specifically identified as the Insured Person in this Policy.

Period of Insurance

Means the period of cover shown on the Policy Schedule.

REASONABLE AND CUSTOMARY CHARGES

For medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable Age for a similar injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Insured Person's medical condition.

RECOVERING ALLOWANCES

Means cash allowance payable to the Insured Person to recuperate from an accident.

RENEWAL OR RENEWED POLICY

Means a Policy which has been renewed without any lapse of time upon expiry of a preceding Policy with the same content.

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.

SPECIALIST

Means a medical or dental practitioner registered and licensed as such in the geographical area of his practice where treatment takes place and who is classified by the appropriate health authorities as a person with superior, special expertise and recognized by the government body as in specified fields of medicine or Dentistry, but excluding a Specialist who is the Insured Person or the Insured Person's Immediate Family members.

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/CAPITAL SUM INSURED

Means the limit of the Company's liability under this insurance.

SAFE AND NORMAL PARTICIPATION

Means the following:-

- (a) Insured Person is reasonably fit and competent to take part;
- (b) Insured Person takes notice of local warnings of danger or adverse weather conditions;
- (c) Insured Person participates in safe areas and/or areas covered by rescue facilities;
- (d) Insured Person has the necessary qualification or license if such is needed to participate; and
- (e) Insured Person wears all the normal protective clothing and head gear and observe the normal safety procedures of the sports or activity. In any event, Insured Person is expected to wear an appropriate hard helmet when exposed to projectiles, or when riding vehicles or animals, or whenever travelling at speed, or for aerial activities, and to wear a personal floatation device for surface water sports. All divers must be accompanied by a qualified Dive Instructor, except in circumstances where they are themselves qualified to dive without an instructor, in which case diving must be with a companion on a "buddy pair" basis.

Beside which, cover for safe and normal participation is provided on certain basic conditions for individual activities as shown below:-

- (a) Insured Person is accompanied by, or accessible to an experienced and/or suitable qualified instructor or guide.
- (b) Insured Person is properly supervised, taking part in an organized event, match, game, session or outing.
- (c) Insured Person is using natural or purpose-built facilities approved for use for the activity by a local or national regulatory authority.

TEMPORARY DISABLEMENT

Means a state of incapacity resulting from the Insured Person suffering Bodily Injury which temporarily prevents the Insured Person from engaging in a substantial part of his/her Occupation.

TOTAL ANNUAL LIMIT

Means the maximum amount payable as a result of an Accident to the Insured Person. It sums the benefit limit under Section 1 (Death or Total Permanent Disablement and Dismemberment) and Living Benefits.

DESCRIPTION OF BENEFITS

ACCIDENTAL DEATH

Death arising from Bodily Injury

PERMANENT DISABLEMENT AND DISMEMBERMENT

The disablement and dismemberment as specified in the Table of Benefits

TOTAL PERMANENT DISABLEMENT AND DISMEMBERMENT

The Insured Person is in a state of incapacity arising from Bodily Injury resulting in his/her permanent and total disablement from gainful employment of any and every kind. This includes the Insured Person being permanently bedridden and totally paralyzed.

FACIAL AND DENTAL SURGERY

Reimbursement of Reasonable and Customary Charges charged by a legally registered Cosmetic Surgeon or clinic or hospital within thirty (30) days of the Accident for the treatment of facial reconstructive surgery due to an Accident resulting in a permanent disablement (including acidic assault) provided such corrective surgery is recommended by a licensed Cosmetic Surgeon. The facial reconstructive surgery covers face (neck and above). Follow-up treatment by the same surgeon or same registered clinic or hospital for the same Accidental injuries will be provided up to the period as set forth in the Table of Benefits and subject to the benefit limit as set forth in the Table of Benefits. This benefit shall not be payable for Accidental damage due to intentional facial surgery.

Reimbursement of Reasonable and Customary Charges charged by a legally registered Dentist or at a dental clinic or hospital within twenty-four (24) hours of the Accident for the treatment of Accidental injuries to sound natural teeth. Subsequent restorative, periodontal, orthodontal and prosthodontal services are not covered. Follow-up treatment by the same Dentist or same registered clinic or hospital for the same Accidental injuries to sound natural teeth will be provided up to the period as set forth in the Policy Schedule and subject to the benefit limit as set forth in the Table of Benefits.

SNATCH THEFT/ATM WITHDRAWAL

Lump Sum payment as compensation, on losses suffered by the Insured Person due to:-

- a. Snatch Theft by physical force to the Insured Person
- b. ATM withdrawal by extortion happening within the first one hour of the cash withdrawal and the Insured Person required to proof of the withdrawal transaction.

The maximum limit on the lump sum payment is specified in the Table of Benefits. This benefit is limited to only one event during the period of insurance. When making a claim, a police report is required which includes the details of the extortion and physical force of threat to the Insured Person.

This benefit shall not be payable for any cost incurred for treatment of emotional trauma to the Insured Person.

HOSPITAL INCOME

A daily cash allowance as set forth in the Table of Benefits shall be payable up to a maximum of seven (7) days, if the Insured Person is hospitalised for more than twenty-four (24) hours. If the Insured Person is hospitalised in a Malaysian Government Hospital, the daily cash allowance is payable up to a maximum of twelve (12) days. This benefit is payable irrespective of other Hospital Income plans purchased by the Policyholder.

RECOVERING ALLOWANCES

Reimbursement of 10% of the Benefit Limit per day subject to the maximum Benefit Limit as set in the Table of Benefits is payable for recovering from an Accident within thirty-one (31) days immediately following discharge from the hospital.

This cash allowance is only payable provided the Insured Person is hospitalised for a minimum seven (7) consecutive days.

FUNERAL EXPENSES

Lump Sum payment as specified in the Table of Benefits in the event of accidental death of the Insured Person due to an Accident.

NATIONAL SERVICE

Reimbursement of Reasonable and Customary daily charges of a legally registered Medical Practitioner or clinic or hospital for treatment of Accidental injuries whilst the Insured Person was serving as trainee in National Service. This benefit will cover the Insured Person as per the date stated on the notice of appointment and ceases when the Insured Person completed the training session. In the event, the Insured Person is away (i.e. on leave) during the training session, no benefit shall be payable. Insured Person being a provider under a contract of/for service with the authorities of National Service is not entitled for this benefit. Total benefit payable is as set forth in the Table of Benefits. This benefit is limited to the Lifestyle A Package.

MAID SERVICE

Reimbursement of actual expenses of maid services rendered by a legally licensed Maid Service Provider Agency, incurred by the Insured Person due to an Accident resulting in a permanent and/or temporary disablement. Total benefit payable is as set forth in the Table of Benefits. This benefit includes expenses of full-time services of a legally hired maid for services rendered to the Insured Person which is medically necessary and prescribed by the attending Physician or Surgeon for the continued treatment at the Insured Person's home of the specific medical condition for which the Insured Person was hospitalised due to an Accident. This benefit will still be payable if the Insured Person has already engaged a maid service provider prior to any Accident and it includes the part-time maid services, subject to a minimum of two (2) working hours. This benefit is limited to the lifestyle B Package and Lifestyle C Package. Original bills, receipts employment contract and maid's work permit are required documents to be submitted to the Company for claims processing.

SPORTS/ADVENTURE

Reimbursement of Reasonable and Customary daily charges of a legally registered Medical Practitioner or clinic or hospital for treatment of Accidental injuries whilst the Insured Person was participating in sports and activities as an amateur and subject to 'safe and normal' participation conditions. Any Accidental injuries due to sports/activities during National Service will not be covered under this benefit. Total benefit payable is as set forth in the Table of Benefits. This benefit is limited to the Lifestyle A Package.

CHILD CARE

Reimbursement of actual expenses of child care/babysitting services rendered for the Insured Person's children by a legally licensed Child Day Care, incurred by the Insured Person due to an Accident resulting in a permanent and/or temporary disablement. Total benefit payable is as set forth in the Table of Benefits. This benefit will still be payable if the Insured Person's children were already enrolled in a Child Day Care prior to any Accident but excludes the expenses for any child above the Age of sixteen (16) years old. This benefit is limited to the Lifestyle B Package. Original bills, receipts and other documents as required by the Company shall be furnished at the expense of the Insured person for claims processing.

RECUPERATING LEAVE

Daily cash allowance of RM100.00 per day up to the total benefit limit as set forth in the Table of Benefits for recovering from an Accident. This benefit is only payable in the event the Insured Person has depleted the employment entitlement days of paid leave benefit, Medical Leave benefit and Hospitalisation benefit of whichever employment the Insured Person is engaged with prior to the Accident. This benefit is limited to the Lifestyle C Package. A written certification from a Medical Practitioner stating the necessity for the Insured Person to rest at home to recover from an Accidental injury together with an official letter from the Human Resource Department on confirmation of exhaustion of entitled leave benefits are required documents to be submitted to the Company for claims processing.

If the Insured Person is self-employed, the day counts commence after 60 days based on the medical leaves granted by the Doctor and RM100 per day is payable up to the total benefit limit as set forth in the Table of Benefits for recovering from an Accident. A written certification from a Medical Practitioner stating the necessity for the Insured Person to rest at home to recover from an Accidental injury and the number of rest days together with proof of self-employed income documents (e.g. Income Tax form, commission statement, business license) are required documents to be submitted to the Company for claims processing. The Company shall have the right and opportunity to refer the Insured Person to re-examination by a panel Doctor to reaffirm the medical necessity of the Insured Person at the Company's own expense where it is not forbidden by law.

MEDICAL EQUIPMENT

Reimbursement of actual expenses incurred by the Insured Person due to an Accident resulting in a permanent and/or temporary disablement for the purchase of medical and/or respiratory equipment. Total benefit payable is as set forth in the Table of Benefits. This benefit is limited to the Lifestyle D Package. Written certification from a Medical Doctor stating the necessity of the medical equipment to aid the Insured Person in daily living activities together with original bills and receipt are required documents to be submitted to the Company for claims processing. This benefit is only payable to Insured Person's suffering from disablement/disabilities necessitating the use of medical equipment as certified by a Medical Doctor.

Respiratory equipment consisting of bi-positive airway pressure ventilator/continuous positive airway pressure, inhaler, nebulizer, oxygen cylinder and oxygen concentrator. Medical equipment consisting of artificial limbs, bathroom safety aids, bed pan/urinal, blood pressure monitor, cholesterol meter, commode, dialysis machine, drip stand, glucometer, hospital bed, orthopaedic brace/splints, overbed table, patient lifts, pulse oxymeter, ripple mattress, stethoscope, suction machine, trapeze bars, walking aids, ward screen and wheelchair.

NURSING CARE

Reimbursement of the Reasonable and Customary daily charges of full-time services of a registered nurse for services rendered to the Insured Person which is medically necessary and prescribed by the attending Physician or Surgeon for the continued treatment at the Insured Person's home/Nursing Home of the specific medical condition for which the Insured Person was hospitalised due to an Accident. Services for Activities of Daily Living that are not medically necessary will not be payable. Total benefit payable is as set forth in the Table of Benefits. This benefit is limited to the Lifestyle D Package. The Insured Person, however, is required to provide evidence, at its cost and expense, of the continuance of such necessity if required by the Company.

SPECIAL PROVISIONS

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 Chikungunya fever)

TABLE OF BENEFITS

SUMMARY OF SCHEDULE

	CATEGORY (Capital Sum Insured)							
	Lifestyle A		Lifestyle B		Lifestyle C		Lifestyle D	
	Silver	Gold	Silver	Gold	Silver	Gold	Silver	Gold
Section 1								
Accidental Death	RM100,000	RM200,000	RM100,000	RM200,000	RM100,000	RM200,000	RM100,000	RM200,000
Funeral Expense	RM3,000	RM3,000	RM3,000	RM3,000	RM3,000	RM3,000	RM3,000	RM3,000
Permanent Disablement and Dismemberment	RM100,000	RM200,000	RM100,000	RM200,000	RM100,000	RM200,000	RM100,000	RM200,000
Section 2								
Facial & Dental Surgery	RM5,000	RM10,000	RM5,000	RM10,000	RM5,000	RM10,000	RM5,000	RM10,000
Snatch Theft/ATM Withdrawal	RM750	RM1,500	RM750	RM1,500	RM750	RM1,500	RM750	RM1,500
Hospital Benefits : -								
Hospital Income	RM100	RM200	RM100	RM200	RM100	RM200	RM100	RM200
Recovering Allowance	RM1,000	RM2,000	RM1,000	RM2,000	RM1,000	RM2,000	RM1,000	RM2,000
Section 3								
National Service	RM5,000	RM8,000	-	-	-	-	-	-
Sports/Adventure	RM5,000	RM8,000	-	-	-	-	-	-
Child Care	-	-	RM5,000	RM8,000	-	-	-	-
Maid Service	-	-	RM5,000	RM8,000	RM5,000	RM8,000	-	-
Recuperating Leave	-	-	-	-	RM5,000	RM8,000	-	-
Medical Equipment	-	-	-	-	-	-	RM5,000	RM8,000
Nursing Care	-	-	-	-	-	-	RM5,000	RM8,000
Section 3 Limits	RM10,000	RM16,000	RM10,000	RM16,000	RM10,000	RM16,000	RM10,000	RM16,000
Living Benefits (Section 2+3)	RM50,000	RM100,000	RM50,000	RM100,000	RM50,000	RM100,000	RM50,000	RM100,000

Section 1

	% of Capital Sum Insured
Benefit 1 ACCIDENTAL DEATH (occurring within twelve calendar months of the Accident)	100%
Benefit 2 PERMANENT DISABLEMENT and DISMEMBERMENT (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 both eyes	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing total permanent disablement	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 of	- Whole eye 100%
	- all sight in one eye 100%
	- all sight in one eye, except perception of light 50%
	- lens of one eye 50%
Loss of four fingers	40%
Loss of thumb	- both phalanges 30%
	- one phalanx 15%
Loss of index finger	- three phalanges 15%
	- two phalanges 10%
	- one phalanx 5%
Loss of middle finger	- three phalanges 8%

	- two phalanges	5%
	- one phalanx	3%
Loss of ring finger	- three phalanges	6%
	- two phalanges	5%
	- one phalanx	3%
Loss of little finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	3%
Loss of metacarpals	- first or second (additional)	4%
	- third; fourth or fifth (additional)	3%
Loss of toes	- 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	- both ears	75%
	- one ear	25%
Loss of speech		50%
Shortening of arm	- 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	- more than 1 inch up to 2 inches	5%
	- more than 2 inches up to 4 inches	10%
	- more than 4 inches	25%

Notes:-

1. The degree of shortening of limbs must be certified by a specialist's medical report.
2. Where the injury is not specified, the Company 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.
3. 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.
4. 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. Accidental Death and/or Permanent Disablement benefit payable under Section 1 in respect of any one Accident shall not exceed 100% Capital Sum Insured as stated on the Table of Benefits. In the event a total of 100% Capital Sum Insured is paid during the period of this Policy, save and except funeral expenses which is payable in addition to 100% Capital Sum Insured, 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.
5. In the event of Death or Total Permanent Disablement and Dismemberment as a result of an Accident, an additional benefit under Section 3 Limits will be payable in full to the Insured Person's next of kin or named nominees, provided that the benefit of Section 3 was not claimed before within the Policy year. If there was a claim within the Policy year, the benefit payable under Section 3 will reduce proportionately in accordance to the limit remaining within the subsections.
6. Living benefits for each plan includes benefits payable under Section 2 and Section 3. It is payable in respect of expenses incurred by the Insured Person as a result of an Accident during the Period of Insurance and shall be limited to Living Benefits Limit. In the event the Living Benefits Limit having been paid, all insurance for the Insured Person hereunder Living Benefits shall immediately cease to be payable for the remaining Policy year.
7. The total aggregate Claims amount payable under this policy within the Policy year shall be the Total Annual Limit.

GENERAL EXCLUSIONS

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

1. War, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising, Strike, Riot, Civil Commotion or Demonstration.
2. Insanity, suicide (whether sane or insane) 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. This exclusion does not apply to the Lifestyle A package.
10. Racing (other than on foot), pace-making, speed or reliability trails.
11. Riding or driving vehicle 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 fusions 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 organization(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

OCCUPATIONAL EXCLUSIONS

For Insured Person working as or involved in the types of Occupation listed below (whether on a temporary or permanent basis), no benefit shall be payable under this Policy for Bodily Injury whilst on active duty of any of the following activities: -

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/miner, member of armed forces, naval military or air force service or operations, police force and rescue service.

GENERAL CONDITIONS

1. ALTERATIONS

The Company reserves the right to amend the terms and conditions of this Policy, and such alteration to this Policy shall be valid if authorized by the Company and endorsed hereon. The Company will give a written notice to the Policyholder according to the last recorded address for any alterations made.

2. 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.

3. CONTRACT

This Policy and Schedule shall be read together as one contract and constitutes the entire Contract between the parties and there are no other undertakings, statements, representations, warranties, promises, express or implied, other than those contained in this Contract and any word or expression to which specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.

4. CHANGES IN YOUR CIRCUMSTANCE

You must notify the Company as soon as possible in writing of any change in your circumstances which may affect this insurance.

5. CHANGE OF SCHEME/LIFESTYLE SELECTED

The Insured Person is allowed to switch to a different plan of living benefits upon Policy renewal/anniversary. No switching is allowed during the Policy term.

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 the Company within fourteen (14) days after the occurrence. The Company, upon receipt of such notice shall furnish the Insured Person with a claim form for the filing of proof of claims.
- (b) In case of Death, reasonable notice shall be given to the Company before burial or cremation and the Company may request to be represented at a post-mortem or examination of the body of the Insured Person. The Company shall have the right and opportunity to conduct an autopsy at their own expense where it is not forbidden by law. Immediate notice of time and place of any inquest appointed shall be given to the Company.

All certificates, information and evidence required by the Company shall be furnished by the Insured Person or the Insured Person's legal personal representative and shall be in such form and of such nature as the Company may prescribe.

7. CONDITION PRECEDENT TO LIABILITY

The Insured/Insured Person shall ensure the due compliance and observance of all terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured/Insured Person and which affects the 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, the Insured may return the Policy to the Company for cancellation provided such request for cancellation is delivered by the Insured to the Company within fifteen (15) days from the date of delivery of the Policy. The Insured is entitled to the return of the full premium paid.

9. ENTRY AGE LIMIT

The enrolment Age of the Insured Person under this Policy shall be between sixteen (16) years and sixty-five (65) years of Age.

10. MISREPRESENTATION/FRAUD

The Policy may be voidable in the event of a misrepresentation, misdescription, error, omission or non-disclosure of fact by the Insured / Insured Person, which the Insured / Insured Person knew or ought to have known to be untrue, misleading or relevant or which may have influenced the judgement of any prudent insurer (including the Company) in determining the premium payable and/or determining if the risk should be accepted, with or without the intention to defraud the Company.

11. CURRENCY AND EXCHANGE RATES

All premiums shall be paid in Malaysian Ringgit. In the event the Insured Person is admitted into a hospital and/or receives medical treatment outside Malaysia and renders bills in a currency other than Malaysian Ringgit, the Company shall indemnify the Insured / Insured Person or the Insured Person'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 Person is discharged from hospital.

12. GEOGRAPHICAL TERRITORY

All benefits provided in this Policy are applicable worldwide twenty-four (24) hours a day.

13. PAYMENT

Any claim due and payable under this Policy will be paid to the named beneficiary(ies) or nominee(s) in the Policy or to his/her legal representative where the Insured has insurable interest. However, where the Insured has no insurable interest in the life of the Insured Person all payment of claims due and payable hereunder may be made to the Insured Person or his/her legal representative.

14. POLICY RENEWAL

It shall not be incumbent on the Company to give notice of renewal to the Insured. 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 the Company receives payment of premium from the Insured or authorized agent. This Policy shall not in any event be renewable when the Insured Person attains the Age of seventy (70) years. Any subsequent renewal of Policy after the Age of seventy (70) years shall be on a case by case basis and at the discretion of the Company.

15. RESIDENCE OVERSEAS

No benefit whatsoever shall be payable for any medical treatment received by the Insured Person outside Malaysia, if the Insured Person resides or travels outside Malaysia for more than ninety (90) consecutive days.

16. TERMINATION OF INSURANCE

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

a) By Us

The Company may give notice of termination by registered post to the Insured's 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-rata premium shall be refunded to the Insured provided that no claim has been made during the Period of Insurance.

b) By You

If the Company receives a termination notice from the Insured, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is later. The Company will retain the premium according to the Short Period Table for the period the Policy has been in force and will refund to the Insured the unexpired portion of the Policy period, provided no claims has been made during the period of insurance.

Short Period Table

<u>Period not exceeding:</u>	<u>Refund of Annual Premium</u>
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.

17. 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 the Company for any claim hereunder must be referred to an Arbitrator within twelve (12) calendar months from date of such disclaimer.

IMPORTANT NOTICE

CASH BEFORE COVER CLAUSE - You must pay the premium before coverage under this Policy is effective.