



*Always thinking of ways
to serve you better*

***For just RM10.00
You get the following coverage***

Limit of Liability:

A – Accidental Death	RM 100,000.00
B – Permanent Disablement	RM 100,000.00
D – Medical Expenses	RM 3,000.00

TOTAL CAPITAL SUM INSURED	RM 100,000.00
PREMIUM RATE	RM 10.00 PER PERSON
PERIOD OF INSURANCE	27 TH JANUARY 2018
TERRITORIAL LIMITS	Throughout central Kuching (As per event organisers allocation)

(Age Limits: From 13 years onwards but not exceeding 65 years of age on commencement date)

GROUP PERSONAL ACCIDENT INSURANCE

Scale of Benefits

Item A – Accidental Death	100%
Item B – Permanent Total / Partial Disablement	
<i>Loss of two limbs Loss of both hands, or of all fingers and both thumbs Total loss of sight of both eyes Total paralysis Injuries resulting in being permanently bedridden Any other injury causing permanent total disablement</i>	100%
<i>Loss of arm at shoulder Loss of arm between shoulder and elbow Loss of arm at elbow Loss of arm between elbow and wrist Loss of hand at wrist Loss of leg - at hip between knee and hip below knee Loss of eye - whole eye sight of</i>	Of Item A

Item B – Permanent Total / Partial Disablement

<i>Loss of sight of eye except perception of light</i>		50%
<i>Loss of lens of eyes</i>		50%
<i>Loss of four fingers and thumb of one hand</i>		50%
<i>Loss of four fingers</i>		40%
<i>Loss of thumb -</i>	<i>both phalanxes</i>	25%
	<i>one phalanx</i>	10%
<i>Loss of index finger -</i>	<i>three phalanxes</i>	10%
	<i>two phalanxes</i>	8%
	<i>one phalanx</i>	4%
<i>Loss of middle finger -</i>	<i>three phalanxes</i>	6%
	<i>two phalanxes</i>	4%
	<i>one phalanx</i>	2%
<i>Loss of ring finger -</i>	<i>three phalanxes</i>	5%
	<i>two phalanxes</i>	4%
	<i>one phalanx</i>	2%
<i>Loss of little finger -</i>	<i>three phalanxes</i>	4%
	<i>two phalanxes</i>	3%
	<i>one phalanx</i>	2%
<i>Loss of metacarpals -</i>	<i>first or second (additional)</i>	3%
	<i>third, fourth or fifth (additional)</i>	2%
<i>Loss of toes -</i>	<i>all</i>	15%
	<i>great, both phalanxes</i>	5%
	<i>great, one phalanx</i>	2%
	<i>other than great, if more than</i>	
	<i>one toe lost, each</i>	1%
<i>Loss of hearing -</i>	<i>both ears</i>	75%
	<i>one ear</i>	15%

Permanent total loss of use of member shall be treated as loss of member. Where the injury is not specified the Company will adopt a percentage of disablement, which in its opinion is consistent with the above scale.

The aggregate of all percentages payable in respect of any one accident shall not exceed 100%. In the event of a total of 100% having been paid all insurance hereunder shall immediately cease to be in force. All other losses smaller than 100% if having been paid shall reduce the coverage by that amount from the date of accident until the expiration of the Policy.

CLAUSES / ENDORSEMENTS :

- 01. Loss Notification Clause (60 Days)**
- 02. Conveyance Limit Clause (Limit: RM 5,000,000.00)**
- 03. Strike, Riot & Civil Commotion**
- 04. Amateur Sports Clause**
- 05. Motorcycling Risks Endorsement**
- 06. Premium Warranty**
- 07. Marital Art of Self Defence**
- 08. Unprovoked Murder and Assault Clause**
- 09. Food and Drink Poisoning Clause**
- 10. Loss of Speech Endorsement**
- 11. Insect, Animal or Snake Bites**
- 12. Kidnapping Clause**
- 13. Accidental Gas Inhalation**
- 14. Exposure and Disappearance Clause**
- 15. Bodily Injury directly or indirectly caused by Fire**
- 16. Principal Clause**
- 17. Payment on Account**
- 18. Automatic Additions and Deletions Clause**
- 19. Intoxication Clause**
- 20. 24 Hours & Worldwide Cover**
- 21. Terrorism Exclusion Endorsement (Worldwide Coverage)**
- 22. Death Loss or Disablement directly and indirectly caused by Natural Perils such as Earthquake, Windstorm, Volcanic Eruption, Tidal Wave, Hurricane, Flood, Typhoon, Cyclone and Lightning.**