

**GROUP PERSONAL ACCIDENT INSURANCE QUOTATION**

INSURED : KUCHING HERITAGE RACE

ADDRESS : C/O NO. 55, Main Bazaar, 93000 Kuching Sarawak

OCCUPATION : the Kuching Heritage Race

PERIOD OF INSURANCE : 16<sup>th</sup> February 2019

TERRITORIAL LIMIT : Throughout Central Kuching, Sarawak (Half Day Event)

COVERAGE : To provide a day protection against the risk of bodily injury caused solely and directly by accidental violent external and visible means resulting in the death, permanent disablement and medical expenses of the Insured person while participating in this event – The Kuching Heritage Race.

BENEFIT :

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

LIMIT OF LIABILITY :

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

TOTAL CAPITAL SUM INSURED : : RM 100,000.00

PREMIUM RATE : : RM 10.00 PER PERSON

**GROUP PERSONAL ACCIDENT INSURANCE**

*Scale of Benefits*

<b>Item A - Accidental Death</b>	<b>100%</b>
<b>Item B - Permanent Total / Partial Disablement</b>	
Loss of two limbs	100% of Item A
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	
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	50%
sight of	
Loss of sight of eye except perception of light	50%
Loss of lens of eyes	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%
Loss of thumb - both phalanxes	25%
one phalanx	10%

Loss of index finger	- three phalanxes	10%
	two phalanxes	8%
	one phalanx	4%
Loss of middle finger	- three phalanxes	6%
	two phalanxes	4%
	one phalanx	2%
Loss of ring finger	- three phalanxes	5%
	two phalanxes	4%
	one phalanx	2%
Loss of little finger	- three phalanxes	4%
	two phalanxes	3%
	one phalanx	2%
Loss of metacarpals	- first or second (additional)	3%
	third, fourth or fifth (additional)	2%
Loss of toes	- all	15%
	great, both phalanxes	5%
	great, one phalanx	2%
	other than great, if more than one toe lost, each	1%
Loss of hearing	- both ears	75%
	one ear	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 Act 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.

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