

## **PERSONAL ACCIDENT (PA) INSURANCE**

### **A. Type of policies: -**

1. Individual PA (**IPA**)
  - Cater for Individual.
  - It covers Death, Permanent Disablement and Medical Expenses due to accident. (please refer to Schedule of Benefits)
  - Eligible age is between 16 to 60 years old.
  - Everyone is entitled to purchase this insurance, the premium charged is according to the occupational classification of Class 1,2 & 3 (please refer to Occupational Table)
  - Special Feature – Extend to cover Personal Liability without additional charges
2. Travel Personal Accident (TPA)
  - Cater for individual whilst traveling abroad for leisure or business
  - Period of Insurance is normally short period
3. Supreme PA (**SPA**)
  - It is an individual PA specially designed for professional e.g. those involve in managerial, administration and/or supervisory work
  - Eligible Class of Occupation: Class 1 & 2 only.
  - Entry age is between 21 to 65 years old but you can renew until age 70
  - Special Feature :can extend to cover Spouse (regardless of occupation)
4. Family PA (**FPA**)
  - Personal Accident Insurance specially designed for family.
  - Eligible age is between 3 months to 60 years old
  - The Policy holder must be Class 1 & 2 occupation
  - Special Feature : Education Fund to each eligible child for 30% of face value of the policy upon death or disablement of policy holder
  - Fixed Premium
5. Student PA (**STPA**)
  - You can insure your child who is attending school, college or university under this Student PA.
  - A very competitive premium is designed for this Student PA
  - Age must be between 3 years to 19 or 19 to 24 years old who are in tertiary education
  - Special Feature : Daily Cash Allowance if your child is hospitalized due to accident
6. Worldwide PA with Bonus (**WPA**)
  - Another option to cover individual PA and can be extended to cover spouse and unmarried children
  - Eligible Age : child is between 1 - 21 years old (unmarried child) and adult up to 60 year
  - Special Feature: Upon renewal of this policy the face value of the policy is increased by 10% each year for 3 years without additional premium provided no claims made.
7. Senior Care PA (**SCPA**)
  - Personal Accident coverage for senior citizen
  - Eligible age is between 55 years to 75 years old
  - Special Feature : Daily Cash Allowance if you are hospitalized due to accident at the Government Hospital
8. Zoomese PA (**ZPA**)
  - PA Coverage for you whilst traveling on road vehicle.
  - Age limit 3years to 70 years old regardless of occupation.
  - Premium and benefits are fixed
9. Travel Guard PA (**TPAG**)
  - Comprehensive Cover whilst you are travelling abroad for leisure or business
  - Worldwide cover
  - Eligible age is between 18 years to 65 years old
  - Special feature: Children accompanied by the parent will entitle for 50% discount
10. MZ Care (MZC)
  - Comprehensive Cover. It is specially designed for the middle income group.
  - Worldwide cover
  - Eligible age is between 16 years to 65 years old. Renewable up to age 70.
  - Special Feature: - 5% discount on total premium if both spouses insured together.

## A. Classification of Occupational

- Class 1 : Person engaged in professional, administrative, managerial, clerical works (non-manual works)  
e.g.: Doctor, Engineer, Manager, Clerk, etc.
- Class 2 : Person engaged in supervisory works, those involved in frequent traveling and whose duties do not involve the use of tools or machinery  
e.g.: Insurance Agent, Salesman, Marketing Personnel, Student, Housewife, trader, etc.
- Class 3 : Person engaged mostly in manual works involving the use of tools or machinery but not woodworking machinery  
e.g.: Farmer, Cook, Driver, Repairer, Factory General Workers

## B. Coverage

- This mean that you are covered at anytime, anywhere and any place around the world except Zoomease PA
- The injury that you sustained must be non-intentional and accidental
- Any death or disability must be caused by violent, accidental, external and visible means.

## C. Benefits

1. Death/Permanent Disablement
  - If an accident occurs, as a result the insured person passed way or suffered any form of disability for life
2. Temporary Total/Partial Disablement
  - If an accident occurs, as a result the insured person temporary suffered disability either on a total or partial basis whereby he/she is unable to perform his/her duties which is related to his/her job
3. Medical Expenses
  - Any cost that is incurred due to medical surgery, post mortem or treatment including Traditional Treatment by a Qualified Medical Practitioner. House nursing fees and ambulance charges are part
  - Of medical expenses
4. Personal Liability
  - In case if the insured person is liable for any accidental bodily injury or property damage to a third party. This also includes any legal fees incurred by the insured person. Provided that the respective third party is not a member of the insured person's family or an employee at the time of the accident took place.
5. Funeral Expenses
  - Assume if the insured person has passed away, the company will pay the lump sum, the amount as stated in the POLICY to the Beneficiary.
6. Educational Fund
  - A lump sum amount will be paid, if the Insured Person is either Dead or Disabled For Life, to his/her children whom are attending school, university or college on a full time basis
7. Hospital Income
  - Weekly benefits as stated in the Policy if the insured person is hospitalized
8. Repatriation Expenses
  - In case the Insured has passed away overseas, any necessary cost incurred in bringing the body back will be covered
9. Compassion Death Benefits
  - A lump sum amount will be paid in the event if the Insured Person passed away due to the accident
10. Cash Allowance
  - Daily allowance for a maximum of 60 days from the date of the accident to be given to the Insured Person
11. Overseas Travel
  - Any expenses that will be incurred by the Beneficiary while traveling abroad to claim the body of the deceased Insured Person back home.

12. Nursing Care
  - If the insured person would require nursing service at the comfort of his/her home.
13. Ambulance Fees
  - The insured person is entitled to claim for any fees incurred from obtaining the use of an ambulance in the event of an emergency
14. Dental/Cosmetic Surgery
  - Any cost incurred by the Insured Person if he/she wishes to obtain such surgery which will be performed by a qualified and recommended orthodontist and cosmetic surgeon
15. Kidnap Reward Money
  - Cash reward which will be rewarded to anyone who can provide information pertaining to the Kidnapping of the Insured Person. If no ransom was made, then half of the amount will be used as Reward.
16. Artificial Wheelchair/Limbs/Crutches
  - Any cost that has incurred if the Insured Person requires the use of Artificial Wheelchair, Limbs and Crutches recommended by a qualified medical professional.
17. Medical Inconvenience Benefits
  - Any additional expenses if the Insured Person is hospitalized
18. Emergency Medical Evacuation
  - In the event if the Insured Person suffers an illness or accident and there is a need to transfer him/her to a Hospital that has the facility to treat him/her.
19. Curtailment/Cancellation
  - The insured person will be paid a lump sum amount if he/she has to cancel their accommodation arrangement, which has not been used (but has paid for it earlier) due to unforeseen circumstances.
20. Hijack
  - The Insured Person and the family will be covered in the duration of a hijacking, subject to limit as stated in the Policy
21. Travel Delay
  - The insured person will be paid an amount, subject to limit covered under the policy, if there is a delay in his/her flight due to uncertain circumstances
22. Missed Departure
  - This benefit will be provided in case if the insured person returns home has been delayed, if the car/train/bus the insured person is travelling in is involved in an accident. This amount granted will be used for any accommodation or traveling expenses.
23. Personal Property
  - The policy will cover the baggage which is lost, stolen, destroyed or damaged whilst during traveling. Delayed baggage is also covered.
24. Martial Art
  - This benefit can be granted subject to an additional premium, if the Insured Person is involved in Martial Art as a professional (This is applicable to Supreme PA Policy only)
25. Sum Insured Accumulation
  - There will be an increase of 10% on the Sum Insured annually (in the event of no claim) up to maximum 30%
26. Dengue Fever
  - This benefit can be granted subject to an additional premium, if the Insured Person is infected by fever caused by mosquito bites (Applicable to Supreme PA Policy only)

#### D. Principle Exclusions

- Self-inflicted injury: impose injury by himself.
- Suicide: any person who intentionally kill himself.
- Nuclear: constituting a nuclear (e.g. bomb).
- War: fight between nations conducted by armed force.
- Terrorism Risk : Any person or group of persons, whether acting alone or on behalf of or in connection with any organization/government, committed for political, religious including the intention to influence any government and/or put the public or any section of the public, in fear.
- Any person engaged in sporting activities as a profession.
- Pregnancy/childbirth: giving birth to a child.
- AIDS: Acquired Immune Deficiency.
- HIV or Sexual transmitted diseases: Human Immunodeficiency Virus.
- Use of woodworking machine driven by mechanical power.
- Pre-existing physical or metal defects or blemish.
- Any formed of armed or unarmed combat or battle.
- Unscheduled flight: must fly in a fully licensed standard single engine type of aircraft or helicopter operated by recognized Air Charter Company.
- Participation in any kind of speed contest, e.g. Car racing.

#### E. Conditions

- **Premium Warranty**  
Premium must be paid and received by the company within 60 days from the Policy inception date. If failing which the Policy is automatically cancelled and the company shall charged the 60 days premium for the period they have been on risk.
- **Alternations in the risk and other insurance**  
The insured shall inform the company immediate of any changed of address, occupation, any injury, disease, physical defects by which the Insured person has become affected and also notice of any other insurance effected against accident/inability.
- **Cancellation**
  - a) Insured may cancel the Policy at any time by notifying us in writing.
  - b) The company may cancel the Policy as well by sending 14 days notice to the Insured and a prorate premium for the unexpired period shall return to the Insured.
- **Claims**
  - a) After the happening of the accident/injury likely to rise to claim, company must be notified within 14 days.
  - b) In the event of the death of the Insured person, official death cert must be produced.
- **Duty of Disclosure**  
If you fail to disclose to us fully and truly, all the facts which you know or ought to know, or misrepresented any facts to us before the Policy contract, we may void the Policy.
- **Notices and Alteration in the terms**  
Any changes given by the Insured to the company must be in writing and no alteration in the terms of the Policy unless the same is signed/initialed by company's authorized personnel.