

## A. TYPE OF POLICIES / TYPE OF POLICIES

### 1. Individual Personal Accident (IPA)

- Designed to provide coverage to individuals.
- Age limit 16 to 60 years old.

### 2. Supreme Personal Accident Insurance (SPA)

- Designed to provide coverage to anyone working in nonhazardous environment.
- Age limit maximum 65 years old.

### 3. Family Personal Accident Insurance (FPA)

- Designed to provide coverage for family, comprehensive cover on Permanent Disablement.
- Age limit 3 months to 60 years.

### 4. Student Personal Accident Insurance (STPA)

- Exclusive for student.
- Age limit 3 to 21 years old.

### 5. Worldwide Personal Accident with Bonus (WPA)

- Comprehensive coverage for individual and family.

### 6. Senior Care Personal Accident (SCPA)

- Comprehensive coverage for senior citizen.
- Age limit 55 to 75 years old.

### 7. Zoomese Personal Accident Insurance (ZPA)

- Designed for drivers and passengers of a specified vehicle.
- Age limit 3 to 70 years old.

### 8. Travel Personal Accident (TPA)

- Designed to provide coverage during traveling (business, pleasure etc.)
- Age limit; maximum 65 years old.

## B. COVERAGE / COVERAGE

- Worldwide (excluding Zoomease)
- 24 hour's coverage.
- Death & Permanent Disablement caused solely and directly by violence accidental external and visible means.

## C. BENEFITS / BENEFITS

- Benefits afforded by the various policy types of policies (view page 2)

## D. EXCLUSION / EXCEPTIONS

- Self-inflicted injury, suicide
- Any form of sickness, diseases
- Any person engaged in sporting activities as a Professional
- Drugs and alcohol intoxication
- Pregnancy or childbirth
- Willful exposure to needless peril (unless in an attempt to save human life)
- AIDS, HIV or Sexual Transmitted Diseases

- Use of woodworking machinery driven by mechanical power (unless extended)
- Pre-existing physical or mental defects or infirmity
- Any form of armed or unarmed combat or martial art
- Any aerial activities eg parachuting, gliding
- Unscheduled flight (unless extended)
- Participation in any kind of speed contest
- Committing a criminal or illegal act
- Nuclear energy (nuclear reaction, radiation, contamination), war and terrorism

## E. CONDITIONS / CONDITIONS

- Premium Warranty :- premium must be paid within 60 days from policy inception
- Alteration :- any changes to the policy must be notified to the Insurer in writing immediately
- Cancellation :- You have the right to terminate the policy, subject to 14 days notice
- Claims :- must be reported from the time the accident took place (within the stipulated days as stated on the table)
- Insurable Interest :- person who purchases the policy must have a financial interest on the Insured Person
- Utmost Good Faith :- You must disclose to us fully and faithfully the facts which you ought to know (**Section 150(1) of the Insurance Act 1996 (Malaysia) Claims Guidelines**)

## F. CLAIMS GUIDELINES / CLAIMS GUIDELINES

1. Ensure that notifications of claims are notified within time period as stated in the attached table.
2. Insured or his legal personal representative shall at his or their own expenses furnish to the Company all information and evidence as the Company may require.
3. Insured shall whenever reasonably required to do so submit to medical examination at the Company's Expenses.
4. Notify police if it is vehicular accident or fatal accident.
5. In the event an accident resulting in death of the Insured, the Company shall be entitled to make a post-mortem examination at own expense.
6. Insured should co-operate with the Adjusters when necessary.
7. The Sum Insured in respect of Death or Permanent Total Disablement shall be reduced by sum paid or payable in respect of Temporary Total Disablement (TTD) and Temporary Partial Disablement (TPD) benefits.
8. The Company shall have the right and opportunity to make an autopsy at their own expense where it is not forbidden by law. In the event of any Inquest, Immediate notice of time and place shall be given to the Company.
9. Insured shall not admit liability for or negotiate the settlement of any claim without the written consent of the Company.
10. The Insured shall give all such information and assistance as the Company may require in any proceedings and in the settlement of any claim.
11. The Company shall be entitled to conduct in the name of the Insured the defence of settlement of any claim or to prosecute for its own benefit any claim for indemnity or damages or otherwise.

12. All Medical Reports must be completed by a Registered Medical Practitioner.
13. The Company shall not recognize or be affected by any notice of trust, charge, lien, assignment or other dealings relating to this Policy and the receipt of the Insured or that of his legal personal representatives shall in all cases be an effectual discharge to the Company.

For prompt attention to your claim, please collect the Claim Form from the Company and return the same to the Company duly completed and signed together with the relevant documents as stated hereunder:

- i. Completed Claim Form
- ii. Medical Report
- iii. Original Medical Bills
- iv. Medical Leave Certificate
- v. Police Report if it is a vehicular or fatal accident
- vi. Wages vouchers for the last six months prior to the accident or Letter of Appointment (applies to Group Personal Accident)
- vii. Death Certificate
- viii. Burial Certificate
- ix. Post Mortem Report or Toxicology report if blood sample is taken for test
- x. Letter of Administration/Pobate/Faraid Letter
- xi. Original Photographs for Permanent Disablement where necessary

**NOTE: For item 'vii' to 'x' – must be certified true copy of original by Commissioner of Oaths or Original sighted by Company Officials.**

## G. COMPLAINT PROCEDURES / COMPLAINT PROCEDURES

If you disagree on a rejection or repudiation of a claim and/or dispute the quantum, please forward your complaints to the following Departments for assistance:

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1. **COMPLAINTS UNIT**  
**MCIS ZURICH Insurance Berhad**  
Wisma MCIS Zurich, Jalan Barat, 46200 Petaling Jaya, Selangor  
Tel: 03- 7652 3579
2. **INSURANCE MEDIATION BUREAU**  
4<sup>th</sup> Floor, Wisma Harwant  
106, Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur  
Tel : 03-2693 9623 / 2693 9149 (for claims matters only)
3. **PENGARAH,**  
**JABATAN PENGAWALAN INSURANS**  
(Customer Services Bureau)  
Bank Negara Malaysia  
Jalan Dato' Onn, 50480 Kuala Lumpur  
Tel : 03-2698 8044

BENEFITS	TYPE OF POLICIES									
	IPA 16-60 years old	TPA Max 60 years old	SPA Max 65 years old	FPA 3 months – 60 years old	STPA 3-19 or 19-24 years old	WPA Max 60 & Child, 1-21 years old	SCPA 55-75 years old	ZPA 3-70 years old	MZC 16-65 years old	TPAG Max 65 years old
Age Limits										
Death/Permanent Disablement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Temporary Total/Partial Disablement	✓	✓				✓				
Medical Expenses	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Personal Liability	✓		✓							✓
Funeral / Bereavement Expenses	✓		✓	✓			✓		✓	
Education Fund				✓						
Hospital Income			✓	✓		✓	✓		✓	
Repatriation Expenses			✓	✓			✓			✓
Compassion Death Benefit					✓					
Cash Allowance					✓		✓		✓	
Overseas Travel/Repatriation						✓			✓	
Nursing Care							✓			
Ambulance Fees			✓				✓			
Dental/Cosmetic Surgery			✓							
Kidnap Reward Money			✓							
Artificial Limbs/ Wheelchair/ Crutches			✓							
Medical Inconvenience Benefits										✓
Emergency Medical Evacuation										✓
Curtailment/ Cancellation		✓								✓
Hijack										✓
Travel Delay										✓
Missed Departure										✓
Personal Property		✓								✓
Martial Arts			Optional							
Sum Insured Accumulation						✓			✓	
Dengue Fever			Optional							
Night Care Cash Allowance									✓	
Personal Weekly Income									✓	
Other Allowances									✓	
Double Indemnity									✓	
Claims Notification	14	*ASAP	14	7	14	14	14	30	14	*ASAP

\* **ASAP** – As Soon As Possible

Individual Rates/Selected Benefits (According to classification of occupation)

Fixed Premium Rate/Fixed plans or Benefits