PERSONAL ACCIDENT INSURANCE

The BENEFITS provided below applies to the employees covered in the scheme subject to the Policy Terms & Conditions.

BENEFITS

(a) Death - RM 50,000.00
Bodily injury which within 12 calendar months from the occurrence thereof shall solely and directly cause the death of the Insured.

(b) Permanent Disablement - RM 50,000.00
Bodily injury which within 12 calendar months from the occurrence thereof shall solely and directly cause or necessarily result in loss of limbs or sight or other permanent disablement.

(c) Medical Expenses - RM 2,000.00
Medical Expenses due to accident only.

SCOPE OF COVER

01. Personal accident insurance provides an ideal protection against death or disability caused solely by violent, accidental, external and visible means.

02. This insurance also covers the risks of unprovoked murder/assault, hijacking and Strike Riot Civil Commotion.

03. The cover afforded by the Personal Accident Insurance is on 24 hours basis, covering accidents happening during the course of employment as well as accidents happening at home, in the course of travelling to the place of work and during social or sports activities not specifically excluded.

04. The Geographical Limits of the Personal Accident Insurance is world-wide. Travelling by air as a passenger in any licensed passenger carrying aircraft on scheduled flights only is automatically covered.
## Scale of Permanent Disablement Benefits Under B of The Table of Benefits

The following percentage of the amount expressed in respect of Permanent Disablement Benefits shall be payable in the event of:

### Loss of Limbs
- Any part of arm except fingers and thumb: 100%
- Hand at wrist: 100%
- Any part of leg except toes: 100%
- All fingers and thumbs: 100%
- Sight of one or both eyes: 100%
- Whole eye: 100%
- Total paralysis: 100%

### Injuries resulting in being permanently bedridden
- Any other injuries causing permanent total disablement: 100%

### Loss of sight of eye except perception of light
- Lens of eye: 50%

### Four (4) fingers & thumb of one hand
- Loss of four (4) fingers: 50%

### Loss of thumb – both phalanges (bones)
- Loss of thumb – one phalanx: 25%

### * Index finger
- 3 phalanges: 10%
- 2 phalanges: 8%
- 1 phalanx: 4%

### * Middle finger
- 3 phalanges: 6%
- 2 phalanges: 4%
- 1 phalanx: 2%

### * Ring finger
- 3 phalanges: 5%
- 2 phalanges: 4%
- 1 phalanx: 2%

### * Little finger
- 3 phalanges: 4%
- 2 phalanges: 3%
- 1 phalanx: 2%

### * Metacarpals
- 1st or 2nd (each): 3%
- 3rd, 4th or 5th (each): 2%

### * Toes
- All: 15%
- Great both phalanges: 5%
- Great one phalanx: 2%
- Other than great, each toe: 1%

### * Hearing
- Both ears: 75%
- One ear: 15%

### * Loss of Speech
- Loss of Speech: 50%
"Pre-Existing Condition or Illness" means the following:

(i) a disability which existed before the Effective Date of insurance including those which have been diagnosed or present symptoms which would have required treatment or prescription drugs or any disability manifesting as recurrence of past conditions; and

(ii) the following disabilities occurring within the first 120 days of insurance of the Insured Person, irrespective of whether the Insured Person was aware of:-

(a) Hypertension, diabetes mellitus and cardiovascular disease
(b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system
(c) All ear, nose (including sinuses) and throat conditions;
(d) Hernias, haemorrhoids, fistulae, hydrocele, varicose
(e) Endometriosis including disease of the Reproductive System; 
(f) Vertebro-spinal disorders (including disc) and knee conditions

EXCLUSIONS

This Policy does not cover the following treatment, items, services, products or conditions:-

1. Pre-Existing Conditions, as defined, unless the Insured Person is treated for such conditions after the expiry of 12 months of uninterrupted insurance.

2. Treatment relating to birth defects and congenital anomalies including hereditary conditions.

3. Dental conditions including dental treatment or oral surgery except as necessitated by an accidental bodily injury.

4. Treatment relating to the surgical, mechanical or chemical methods of birth control, infertility, pregnancy including childbirth, caesarean section, abortion or miscarriage and all complications therefrom.

5. Routine eye or ear examinations including the costs of spectacles, contact lenses or hearing aids.

6. Expenses resulting from self-inflicted injuries, suicide, abuse of alcohol or chemical dependency.

7. Rest cure or sanatoria care including treatment for recuperative purposes such as mental or physical fatigue and the like.
8. Treatment of sexually transmitted diseases, or caused directly or indirectly by the existence of Human Immunodeficiency Virus (HIV) or AIDS related complex, circumcision whether or not for medical reasons.

9. Treatment relating to nervous disorder or for the functional disorder of the psychic or mental constitution including their physiological or psychosomatic manifestations such as neuropsychosis, schizoprenia and others (except for in-patient treatment)

10. Any plastic or cosmetic surgery. Treatment relating to weight control or for obesity.

11. Treatment resulting from direct participation in war, declared or undeclared, riot, civil commotion or any illegal activities.

12. Routine medical or physical examinations, outpatient physical therapy, investigative procedures or tests not incident to the treatment or diagnosis of a covered condition or treatment not medically necessary.

13. Regular or long-term renal dialysis in chronic renal failure or any treatment rendered solely to alleviate long-term illness of senile or geriatric conditions of any kind.

14. Expenses relating to cornea, bone marrow, muscular, skeletal or human organ transplants incurred by a donor.

15. Treatment for any covered condition received in HOME COUNTRY. (Excluding Malaysia) The term "Home Country" is defined as the country of citizenship or where the insured person has a permanent residence.
HOSPITAL & SURGICAL INSURANCE

The SCHEDULE OF BENEFITS provided below applies to any insured employees or dependent covered in the scheme for the treatment of an illness, disease or injury which requires hospitalisation and/or surgical intervention, subject to the Policy Terms & Conditions.

SCHEDULE OF BENEFITS (Maximum Per Disability)

<table>
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<tr>
<th>PLAN</th>
<th>BM60 (a)</th>
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HOSPITAL BENEFITS

a) Hospital Room & Board, each day
   - up to 120 days Private Hospital
   - up to 150 days Government Hospital
b) Hospital Intensive Care, each day
   - up to 20 days
c) Daily Allowance at Government Hospital
   - each day, up to 150 days
d) Malaysian Government Service Tax
   - on room charges

e) Hospital Ancillary Services
f) Operating Theatre Fees

PROFESSIONAL FEES & SERVICES

a) Pre-Admission Diagnostic Services within 31 days preceding confinement
b) Surgical Fees & Post-Operative Care
c) Anaesthetic Fees
d) In-Hospital Physician’s Fees, each day
   - up to 120 days
e) Post-Hospital Physician Treatment within 60 days of discharge from hospital
f) Ambulance Fees
g) Medical Report Fees

OUTPATIENT/EXTENDED BENEFITS

a) Emergency Accidental Treatment
b) Emergency Accidental Dental Treatment
c) Outpatient Physiotherapy Treatment
   (Within 90 days from discharge)
d) Annual Outpatient Cancer Treatment
e) Annual Outpatient Kidney Dialysis

SPECIAL GRANT

a) In-Patient Treatment for Mental Illness - Annual Limit
b) In-Hospital Treatment in Malaysian Government Hospital
MEDICAL MALPRACTICE LIABILITY INSURANCE

The BENEFITS provided below applies to the students covered in the scheme subject to the Policy Terms & Conditions.

BENEFITS

To indemnify the insured up to but not exceeding the aggregate limit which the insured become legally liable to pay arising from:

(a) Bodily injury or death of any patient caused by error, omission or negligence in professional servers rendered or which should have been rendered

(b) The costs and expenses incurred in defence and/or settlement of any calim

Happen during the period of indemnity and caused by or through the fault or negligence of the insured as specified in the schedule whilst undergoing practical training within All Hospitals & Health Centres in Malaysia.

LIMIT OF INDEMNITY

A) In respect of any one claim or numbers of claims arising out of one cause - RM 50,000

B) During the period of indemnity - RM 50,000

Personal Liability Insurance