

PRODUCT DISCLOSURE SHEET
Accident Assurance

Plan Description

This rider provides compensation in the event of injuries, permanent disability or death caused solely by violent, accidental, external and visible events, renewable up to age 60. Within 90 days of the accident, the rider pays a lump sum death benefit upon death or a specific percentage of sum assured if Life Assured suffers from permanent disablement. In addition, medical, surgical, hospital or nursing home expenses subject to maximum limit on any one accident will be payable according to different occupation class.

This rider covers:

- Accidental Death and TPD Benefit* - RM <Amount>
- Accidental Dismemberment Benefit - Up to RM <Amount>, by reference to the Schedule of Indemnity below;
- Temporary Total Disablement due to accident causes - weekly compensation of RM <Amount> subject to maximum of 52 weeks;
- Temporary Partial Disablement due to accident causes - weekly compensation of RM <Amount> subject to maximum of 52 weeks;
- Medical Expense (medical, surgical, hospital or nursing home expenses) - up to RM <Amount> in any event.

Schedule of Indemnities

	Accidental Injuries	Percentage Payable (%)	Benefit Payable (RM)
1	Loss of Life	100	<Amount>
2	Loss of two or more Limbs by amputation at or above Wrists or Ankles	100	<Amount>
3	Total and irrecoverable loss of all sight in both eye	100	<Amount>
4	Total and irrecoverable loss of all sight in one eye and loss of one Limb by amputation at or above Wrist or Ankle	100	<Amount>
5	Loss of one Limb by amputation at or above Wrist or Ankle	50	<Amount>
6	Total and irrecoverable loss of all sight in one eye	50	<Amount>
7	Total and permanent loss of arm from shoulder	100	<Amount>
8	Total and permanent loss of forearm	100	<Amount>
9	Total and permanent loss of thigh	100	<Amount>
10	Total and permanent loss of leg at or below knee	100	<Amount>
11	Total and permanent loss of hearing in both ears	75	<Amount>
12	Total and permanent loss of speech	50	<Amount>
13	Total and permanent loss of hearing in one ear	15	<Amount>
14	Total and permanent loss of thumb		
	- both phalanges	25	<Amount>
	- one phalanx	10	<Amount>
15	Total and permanent loss of index finger		
	- three phalanges	15	<Amount>
	- two phalanges	8	<Amount>
	- one phalanx	4	<Amount>
16	Total and permanent loss of middle finger		
	- three phalanges	6	<Amount>
	- two phalanges	4	<Amount>
	- one phalanx	2	<Amount>
17	Total and permanent loss of ring finger		
	- three phalanges	5	<Amount>
	- two phalanges	4	<Amount>
	- one phalanx	2	<Amount>
18	Total and permanent loss of little finger		
	- three phalanges	4	<Amount>
	- two phalanges	3	<Amount>
	- one phalanx	2	<Amount>
19	Total and permanent loss of the toes		
	- all on one foot	15	<Amount>
	- great, both phalanges	5	<Amount>
	- great, one phalanx	2	<Amount>
	- other than great, if more than one toe lost each	1	<Amount>

-In the event of multiple injuries as a result of the same accident, the aggregate % of indemnities for each loss under Item 2 to 19 of the Schedule of Indemnity shall be payable with the provision that total indemnity payable shall not exceed 100% of rider Sum Assured.

-Once total indemnities paid in respect of any one accident assessed at 50% rider Sum Assured and above, this rider shall cease automatically.

Rider's premium duration is <Term> years and the estimated rider's premium that you have to pay is shown below:-

Payment Mode	Annually	Semi-Annually	Quarterly	Monthly
Rider's premium (RM)	<Amount>	<Amount>	<Amount>	<Amount>

- The premium rate is applicable to standard risks only.
- The premium rate for this rider is not guaranteed. We reserve the right to revise the premium rates by giving at least 90 days prior written notice. However the revised rates will only take effect on the next Policy Anniversary.
- This policy provides a grace period of 30 days, which gives the customer additional period of time after the due date, for the payment of premium.
- Commissions - amount payable to the agents which is 10% of the premium.

Exclusion

This policy does not cover death caused by the following events:

- War, strikes, civil war or any warlike operations;
- Heart-stroke, sun stroke, hernia, insanity, ptomaine's or bacterial infection except pyogenic infection which shall occur with and through an accidental wound.
- Reasons caused arising while under the influence of drugs or intoxicating alcohol.
- Military, naval service in time of declared or undeclared war or making any arrest as an officer of the law.
- Operating any aerial conveyance or entering or riding in or descending or falling from such conveyance except as provided under the Passenger Aviation Indemnity condition of this rider.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

Other Conditions

- The insurance charges in sales illustration are applicable to standard risks only.
- The insurance charges for this rider is not guaranteed. We reserve the right to revise the insurance charges by giving at least 90 days prior written notice. However the revised rates will only take effect on the next Policy Anniversary.
- This rider shall be terminated upon death of Life Assured, up to a full 100% of Sum Assured claim/expiry of this rider or surrender/cancellation/lapse of this rider/basic policy.

Note: Please refer to the policy contract for the terms and conditions applied.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER(S) WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This is an illustration only (E. & O.E)

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