

**PA 10 PLUS**

PLANS AND BENEFIT SCHEDULE

BENEFITS	PLAN A (RM)	PLAN B (RM)	PLAN C (RM)	PLAN D (RM)
1. Double Indemnity	50,000	100,000	200,000	400,000
2. Accidental Death	25,000	50,000	100,000	200,000
3. Permanent Disablement	25,000	50,000	100,000	200,000
4. Medical Expenses (Accidental Only)				
i) Hospital Outpatient Treatment (excess RM 50)	300	500	1,000	1,500
ii) Hospitalisation & Surgical Expenses	500	1,000	2,000	3,000
5. Daily Hospital Income (maximum 100 days – excess 1 day)	25	50	100	150
6. i) Temporary Total Disablement	50	70	100	100
ii) Temporary Partial Disablement (Both on a weekly basis for a maximum of 104)	25	35	50	50
7. Death Whilst Overseas (except Singapore, Brunei and Thailand)	1,500	2,000	3,000	5,000
8. Compassionate Death Allowance	1,000	1,500	2,000	3,000
9. Personal Liability	25,000	50,000	100,000	200,000
10. Renewal Bonus	5% per year for the next 5 years			

**ANNUAL PREMIUM**

Occupational Class 1	60	100	200	350
Occupational Class 2	80	130	250	400
Occupational Class 3	100	160	300	Decline
* Per Child (Age 3-18 and 23 if studying)	30	50	70	Decline

**ANNUAL PREMIUM (for Individual & Spouse)**

Occupational Class 1 + Class 1	100	180	350	650
Occupational Class 1 + Class 2	120	200	380	700
Occupational Class 1 + Class 3	140	230	450	Decline
Occupational Class 2 + Class 2	150	250	480	750
Occupational Class 2 + Class 3	170	270	500	Decline
Occupational Class 3 + Class 3	180	300	550	Decline

**ADDITIONAL COVERS**

	<b>Loading</b>
(a) Yachting /Scuba Diving	10%
(b) Professional Sports / Games	10%
(c) Martial Art or Self-Defence (excluding competition)	10%
(d) Hunting	15%
(e) Use of woodworking machinery driven by mechanical power	25%
(f) Clinic Medical Expenses	

**ON CLINIC MEDICAL EXPENSES****ANNUAL PREMIUM**

Occupational Class 1	RM 3.20	RM 4.80	RM 6.40	RM 8.00
Occupational Class 2	RM 4.40	RM 6.60	RM 8.80	RM 11.00
Occupational Class 3	RM 6.40	RM 9.60	RM 12.80	Decline
* Per child (Age 3-18 and 23 if Studying)	RM 3.20	RM 4.80	RM 6.40	Decline

**ANNUAL PREMIUM (for individual & spouse)**

Occupational Class 1 + Class 1	RM 6.40	RM 9.60	RM 12.80	RM 16.00
Occupational Class 1 + Class 2	RM 7.60	RM 11.40	RM 15.20	RM 19.00
Occupational Class 1 + Class 3	RM 9.60	RM 14.40	RM 19.20	Decline
Occupational Class 2 + Class 2	RM 8.80	RM 13.20	RM 17.60	RM 22.00
Occupational Class 2 + Class 3	RM 10.80	RM 16.20	RM 21.60	Decline
Occupational Class 3 + Class 3	RM 12.80	RM 19.20	RM 25.60	Decline

<b>BENEFITS</b>	<b>Plan A (RM)</b>	<b>Plan B (RM)</b>	<b>Plan C (RM)</b>	<b>Plan D (RM)</b>
Clinic Medical Expenses	200.00	300.00	400.00	500.00

## PA 10 PLUS UNDERWRITING GUIDE

### A. GENERAL

The Proposal Form is the basis of our underwriting, it is very important that all questions in the proposal form must be answered. Please take note that if we are not satisfied with any proposal submitted, we will write to inform Policyholder of our cancellation of cover and with a copy to agent for their records proposes.

The following information is required for rating proposes :-

1. Insured Person's occupation (including spouse) - exact description is required .
2. Insured Persons Age - 3 Years to 65 years onld
3. Any hazardous hobbies or activities or pastimes of the Insured Persons (s) or their family members.
4. Any pre-existing infirmity of the Insured Persons(s) or their family members.
5. The right to accept any new proposals is up to the Company if we are of the view that the total combined Life and Accident policies is excessive for any individual insured persons.

### B. REFERRED LIST

1. Dredge Labourers
2. Docks & Shipyard Workers
3. Professional Sportsmen
4. Watchman
5. Stevedores
6. Sailors and other crews of vessels

### C. DECLINE LIST

1. Acrobats or other Circus employees
2. Automobile or Motorcycling Racing Drivers
3. Blasting Workers
4. Video Arcade employees
5. Fisherman
6. Fireman
7. Gas Manufacturer employees
8. Armed Forces Personnel
9. Jockeys
10. Actors and Actress, Dance Hostess
11. Timber Lorry Drivers, Logging workers or those engaged in the timber industry
12. Construction and Piling Workers
13. Marine Surveyors/Superintendents
14. Masseur
15. Policeman
16. Pilots and other crew of aircraft /Holders of a pilot licence
17. Quarry Workers
18. Security Guards
19. Soldiers
20. Shipbuilding, Ship repair and ship breaking employees
21. Oil & Gas wells, oil refining and petroleum/oil/petrochemical tanks for bulk storage employees or workers
22. Workers involved in the construction and maintenance of dams, bridges, etc
23. Demolition workers, window cleaners
24. Workers involved in tunnelling, underground work including miming

## ACCEPTANCE AUTHORITY

1. The maximum number of Policy that can be insured by any Insured Persons is one policy. Please note that the Policy wording has been drafted to note this to the effect and in the event there are double-insurance, the Company is liable to pay for one policy only.
2. Proposals form persons under 18 years or over 65 years for annual cover must be referred to the Company before acceptance.
3. Group Policy for any Company, Partnership or any firms or Corporations is not allowed. However, individual policies per person can be arranged for Companies on the live of their employees without any Group Discount allowances.
4. Family members cannot apply for different plans in one policy. In other words, Individual/Family can apply for only one Plan.
5. Single Persons Parent with children can be covered.
6. Pro-rata premium will be charged if cancelled by the Company.
7. Renewal Bonus will be stated in the Policy Schedule.
8. Renewal Bonus will be forfeited upon :-
  - I] Upgrading of Plans on renewal
  - II] Claims being made on any sections of the Policy
  - III] Addition of the spouse into the Policy
  - IV] Children are not eligible for Renewal Bonus
  - IIV] Upon expiry of 30 days from existing Policy renewal date
9. Additional Covers extension can be extended to Children and the loading will be taken as a percentage of the Annual Policy Premium. Likewise, for the Additional Covers extension to either the Policyholder or spouse, the loading is taken as a percentage of the Annual Policy Premium (inclusive of the children premiums).
10. For Family Policy, the rule is as follows :
  - I ) Either every family is covered or none
  - II) Loading cannot be calculated on a single person or premium basis.
11. All acceptance of cover for Taxi Drivers, Bus Drivers and Conductors, Lorry Drivers and Drivers are subject to a 25% loading to be charged on the annual policy premium (inclusive of the spouse and children premiums).

## CLASSIFICATION OF OCCUPATION

### CLASS 1

Any occupation involved in non-manual or light administrative work which :

- is substantially indoor in nature
- in a non-industrial environment (but not in bars, pubs, nightclubs, etc)

### CLASS 2

Any occupation involved in non-manual or light manual/supervisory work which :

- does not involve the use of industrial equipment/tools driven by steam/gas/water/electricity or other mechanical power.
- does not involve loading/unloading, carrying of goods and equipment of more than 20kg in weight.
- does not require on an average more than 4 hour per day of work-related travel.

### CLASS 3

Any occupation involved in purely manual work (with the exception of those that are extremely strenuous) which :

- is substantially outdoor or at the construction site
- is in a factory/workshop/industrial environment
- involves using industrial equipment/tools driven by steam/gas/water/electricity or other mechanical power
- involve loading/unloading. Carrying of goods and equipment exceeding 20kg in weight
- involves on an average more than 4 hour per day of work-related travel
- involves some element of moral hazard
- Does not involve working at a height of more than 30 feet above the ground outside building

### Exclusions

Are those related to disease, bacterial infection, suicide, war, self-inflicted injury, pregnancy, insanity, illegal acts, Aids, hazardous sports/activities, influence of alcohol or drugs, flying as a crew member and uniformed personnel.

## 15-01 - TRAVELLER'S PERSONAL ACCIDENT

### RATING TABLE

Period Not exceeding	Premium Rating Every RM \$1,000/- Sum Insured	Additional Premium for Medical Benefits (RM)	<b>SCALE OF BENEFITS</b>	
			1. Death	1. 100% of Sum Insured
1 day	- 0.100	- 3.50	2. Loss by physical separation at or above the wrist or ankle of one or both hands or feet or the Complete and Irrecoverable loss of sight in one or both eyes.	2. 100% of Sum
2 days	- 0.200	- 3.50		
3 days	- 0.200	- 3.50		
4 days	- 0.250	- 3.50		
5 days	- 0.275	- 3.50		
6 days	- 0.300	- 3.50		
7 days	- 0.300	- 3.75		
8 days	- 0.325	- 4.00	3. (a) Total inability To attend to Insured's business occupation or usual duties (b) Inability to Attend to a Substantial part Of Insured's Business Occupation or Usual duties	3. (a) 3% of Sum Insured Per week or rm300/- Maximum  (b) 1% of Sum Insured Per week or Rm100/- Maximum
9 days	- 0.350	- 5.00		
10 days	- 0.350	- 5.00		
11 days	- 0.400	- 6.00		
12 days	- 0.425	- 6.00		
13 days	- 0.425	- 6.00		
14 days	- 0.450	- 6.00		
15 days	- 0.450	- 6.00		
16 days	- 0.450	- 6.00		
17 days	- 0.450	- 7.00		
18 days	- 0.450	- 7.00		
19 days	- 0.500	- 7.00		
20 days	- 0.500	- 8.00		
21 days	- 0.500	- 8.00		
22 days	- 0.550	- 12.00		
23 days	- 0.600	- 12.00		
24 days	- 0.650	- 12.00		
25 days	- 0.700	- 12.00		
1 month	- 0.750	- 12.00	4. Permanent Total Disablement which whilst not giving rise to the Benefit under item 2 above shall after two years continuous total disablement from the date of such injury totally and permanently disable Insured for life from attending to business occupation or duties of any kind.	4. 100% of Sum Insured
35 days	- 0.8125	- 13.00		

**Minimum Premium - RM 20.00**

**Agent's Binding Authority Limits**

To refer to the Company

## Introduction

This policy caters for people who require cover against accidents for the period of their holiday or business trip.

## **Scope of Cover**

The policy provides compensation if the Insured person suffers death or disablement arising whilst travelling and also affords a 24 hour protection whilst in any country. The policy is similar to the other PA Policies. It provides cover against bodily injury caused by violent, accidental, external and visible means.

## **What the policy does not cover**

1. Medical benefits
2. Sickness benefits
3. Hijacking inconvenience
4. War risk
5. Strike, Riot and Civil Commotion
6. Intoxication, insanity, venereal disease or pregnancy
7. Whilst engaged in manual labour or hazardous sports or past-times
8. Insured person engaging in aviation other than as a fare-paying passenger

## **Extensions available (subject to additional premium)**

1. Medical Benefits

As there may be quite expensive overseas, the amount payable under this extension is limited up to RM1,000 for each and every claim.

2. Strike, Riot and Civil Commotion

## **Underwriting Consideration**

The occupational classification of the Insured is not a factor in determining the exposure in this Insurance. The duration of Travel and the capital sum insured are the determining factors in arriving at the premium.

**Eligible Age:** 16 to 65 years

