



SmartPA Easy

IMPORTANT NOTICE

This is Our **SmartPA Easy** Policy. Please read this Policy carefully together with the Schedule of Benefits to ensure that You understand the terms and conditions and that the Cover You require is being provided. If You have any question after reading this document, please contact Your insurance advisor or AXA Affin General Insurance Berhad. If there is any change in Your circumstances that may affect the insurance provided, please notify Us immediately, otherwise You may not receive the full benefits of this Policy.

To help preserve the environment, AXA will send You one Policy booklet only. Please keep this Policy booklet in a safe place. In case of renewal and/or Policy condition amendment, We will send You the Schedule of Benefits and Endorsement only. If at any time You would like a replacement for this document, please contact Us and We will be happy to provide one.

If, for any reason, You are unhappy with the service You have received from Us, You can take the following steps:-

1. In the first instance, please write to Our Customer Service Department at Our current address. Alternatively, You can e-mail Us at: customer.service@axa.com.my
2. If You are still not satisfied with the way any issue has been handled You can:
 - (a) refer matters concerning claims to:
Ombudsman for Financial Services - Level 14, Main Block, Menara Takaful Malaysia, No 4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
Tel: (603) 2272 2811 Fax: (603) 2272 1577
 - (b) submit Your complaints/ feedback at Laman Informasi, Nasihat dan Khidmat (LINK), Bank Negara Malaysia; or call BNMTLELINK at 1-300-88-5465; or fax to 03-2174 1515; or e-mail to bnmteleshop@bnm.gov.my; or send letter to P.O Box 10922, 50929 Kuala Lumpur.

If You require a copy of this Policy in Bahasa Malaysia, please contact Us or download a copy from Our Website.

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. However, in the event of any pre-contractual misrepresentation made in relation to Your answers or any disclosures given by You, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

Benefit 1 – Accidental Death

We will pay the amount shown in the Schedule of Benefits if during the Period of Insurance an Insured Person shall sustain bodily injury caused by an Accident directly and independently of any other cause within one (1) year and resulting in death.

Benefit 2 – Accidental Permanent Disablement

We will pay the amount shown in the Schedule of Benefits if during the Period of Insurance an Insured Person shall sustain bodily injury caused by an Accident resulting directly and independently of any other cause within one (1) year in disablement (total or partial) as described in the "Scale of Permanent Disablement Benefits". The Insured Person will receive the percentage of the amount as described in the "Scale of Permanent Disablement Benefits".

Scale of Permanent Disablement Benefits

1. Permanent Total Disablement	100%
2. Loss of Limb	100%
3. Total Loss of Sight of one eye or both eyes	100%
4. Total paralysis	100%
5. Complete and incurable insanity	100%
6. Loss of hand at or above the wrist	100%
7. Loss of foot at or above the ankle	100%
8. Loss of Sight of eye except perception of light	50%
9. Loss of lens of eye	50%
10. Loss of four fingers and thumb of one hand	50%
11. Loss of four fingers of one hand	40%

12. Loss of thumb	-both phalanges	25%
	-one phalanx	10%
13. Loss of index finger	-three phalanges	15%
	-two phalanges	10%
	-one phalanx	5%
14. Loss of middle finger	-three phalanges	10%
	-two phalanges	7%
	-one phalanx	3%
15. Loss of ring finger	-three phalanges	10%
	-two phalanges	7%
	-one phalanx	3%
16. Loss of little finger	-three phalanges	10%
	-two phalanges	7%
	-one phalanx	3%
17. Loss of metacarpals	-first or second	3%
	-third, fourth or fifth	2%
18. Loss of toes	-all	18%
	-big, both phalanges	5%
	-big, one phalanx	2%
	-big, one phalanx or any toes	2%
19. Permanent and Total Loss of hearing	-both ears	75%
	-one ear	20%
20. Permanent and Total Loss of speech		50%
21. Permanent partial disablement which is not specified above (excluding Loss of sense of taste or smell)	The percentage to be determined by Us based on assessment by and opinion of Our advisor(s)	

Benefit 3 – Renewal Bonus

Upon renewal of this Policy, the Principal Sum Insured shall be increased by 10% per year up to a maximum of 50% of the Principal Sum Insured at the inception of the Policy provided that:

- (a) no claim has been made under Section 2 – Accidental Permanent Disablement during the preceding Period of Insurance; and
- (b) the Policy has been continuously renewed (without any lapsed period).

In the event of any claim is made under Section 2 of this Policy, upon subsequent renewal, the amount shall revert to the Principal Sum Insured as stated in the Schedule of Benefits.

Benefit 4 – Double Indemnity

We will pay double the Principal Sum Insured in the event of Accidental Death or Permanent Total Disablement whilst:

i. Travelling on Public Transport

In the event that Accidental Death or Permanent Total Disablement occurs whilst an Insured Person is travelling on a Public Transport, the amount payable is 200% of the Principal Sum Insured stated in the Schedule of Benefits.

ii. Travelling Overseas

In the event that Accidental Death or Permanent Total Disablement occurs whilst an Insured Person is Travelling Overseas, the amount payable is 200% of the Principal Sum Insured stated in the Schedule of Benefits.

iii. Being a victim of Snatch Theft or Robbery

In the event that Accidental Death or Permanent Total Disablement is caused by Snatch Theft or Robbery, the amount payable is 200% of the Principal Sum Insured stated in the Schedule of Benefits.

NOTE: CLAIMS UNDER BENEFIT 4 – DOUBLE INDEMNITY IS PAYABLE FOR ONE OF THE COVERS UNDER (i), (ii) OR (iii) PER ACCIDENT ONLY

Benefit 5 – Medical Expenses

Benefit 5A – Accidental Medical Expenses

(i) Medical Expenses

We will pay the amount stated in the Schedule of Benefits on the medical Clinic or Hospital treatment expenses, including all daily room and board expenses incurred by an Insured Person while he/she is a Hospital Patient.

(ii) Medical Expenses – Alternative Medical Treatment

We will pay the expenses for Alternative Medical Treatment incurred by an Insured Person as a result of an Accident, limited to RM50 per visit per day up to the amount stated in the Schedule of Benefits. The claim must be accompanied with an official payment receipt.

For any one Insured Person, We will not pay more than the amount shown in the Schedule of Benefits for “Accidental Medical Expenses”, for any one Accident.

Benefit 5B – Cashless Admission Guarantee

We guarantee the Insured Person cashless admission for hospitalisation as a result of an Accident up to the amount payable under Benefit 5A – Accidental Medical Expenses as stated in the Schedule of Benefits at all participating Hospitals in Malaysia.

We will also facilitate the Insured Person's discharge from the same Hospital provided all items in the Hospital bill are covered under the medical expenses benefit. This cashless benefit will only be activated after seven (7) working days from the submission and acceptance of the Insured Person's proposal to any AXA Affin General Insurance Berhad office.

Condition (applicable to Benefit 5A and Benefit 5B of this Policy):

We will not pay costs/expenses for services which is of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and any other ineligible non-medical items.

Benefit 5C - Dental and Corrective Surgery

We will pay up to the amount stated in the Schedule of Benefits for any additional expenses incurred for dental correction and/or corrective surgical operations to the face, neck, head or chest (navel up) due to an Accident.

Benefit 5D – Daily Hospital Allowance

We will pay the amount stated in the Schedule of Benefits for each complete 24 hours if an Insured Person is hospitalised as an in-patient for treatment or surgery due to an Accident up to a maximum of 100 days for any one Period of Insurance.

Benefit 5E – Compassionate Care for Hospitalised Children

We will pay RM200 per week up to the limit stated in the Schedule of Benefits for reasonable expenses incurred for travelling and accommodation by one (1) family member to take care and/or accompany the Insured Person who is a minor (not more than twelve (12) years old) during the period of hospitalisation, provided that the hospitalisation is as a result of an Accident.

Benefit 5F – Weekly Nursing Care Charges

We will pay the amount stated in the Schedule of Benefits, up to a maximum of 4 weeks for any one Period of Insurance, being reimbursement of nursing care charges considered necessary by the Hospital after discharge there from, provided that hospitalisation is due to an Accident.

Benefit 5G – Local Ambulance Fees

We will pay up to a maximum of RM500 per Accident for the ground ambulance costs incurred for the transportation of the Insured Person to the Hospital following an Accident.

Benefit 5H – Prostheses

We will pay up to a maximum of RM1,000 per Accident for the necessary expenses incurred by an Insured Person for the actual cost of purchasing wheelchair, artificial arm or leg and crutches provided always that such expenses are necessary to assist in the mobility of the Insured Person and are recommended by the attending specialist physician/surgeon.

Benefit 6 – Repatriation of Mortal Remains

We will pay up to the amount stated in the Schedule of Benefits for reasonable charges in the event of death of the Insured Person resulting from an Accident outside Malaysia, to transport the body, or to cremate and transport the ashes to Malaysia, provided that a valid claim is payable under Benefit 1 of this Policy.

Benefit 7 – Bereavement

Benefit 7A – Bereavement Allowance

We will pay the amount stated in the Schedule of Benefits in the event of death of the Insured Person resulting from an Accident, provided that a valid claim is payable under Benefit 1 of this Policy.

Benefit 7B – Funeral Expenses

We will pay the amount stated in the Schedule of Benefits in the event of death of the Insured Person resulting from an Accident, provided that a valid claim is payable under Benefit 1 of this Policy.

Benefit 7C – Cash Relief

We will pay the amount stated in the Schedule of Benefits in the event of death of the Insured Person resulting from an Accident, provided that a valid claim is payable under Benefit 1 of this Policy.

Benefit 8 – Snatch Theft or Robbery

We will pay a lump sum of RM500 for Loss or Damage to Personal Effects as a result of Snatch Theft or Robbery, subject to a police report being lodged within 24 hours from occurrence.

Benefit 9 – Kidnap

Benefit 9A – Kidnap - Lump Sum Payment

We will pay the amount stated in the Schedule of Benefits in the event the Insured Person is kidnapped.

Benefit 9B – Kidnap - Reward

We will also offer a reward of RM 25,000 for information leading to the recovery of the Insured Person provided that the Insured Person is alive at the time of recovery.

Benefit 9C – Kidnap - Insured Person Not Recovered

In the event that the Insured Person is not recovered after a period of one (1) year from the day of the kidnap, We will pay the Principal Sum Insured under Benefit 1 provided that sufficient evidence is produced satisfactory to Us that inevitably leads us to the conclusion that the Insured Person is dead.

Benefit 10 – Loan Protector

We will reimburse the Insured Person's outstanding revolving line of credit liabilities for credit card, personal loan, overdraft, education loan, housing loan, car loan and renovation loan with any Banks up to the amount stated in the Schedule of Benefits in the event of Accidental Death to the Insured Person.

Benefit 11 – Personal Liability

We will pay up to the amount stated in the Schedule of Benefits all sums, which the Insured Person shall become legally liable to pay as compensation in respect of:

- (a) Accidental bodily Injury to any person
- (b) Accidental Damage to property

caused by the Insured Person's personal negligence or fault during the Period of Insurance including all costs and expenses incurred with Our written consent. For any one Insured Person, We will not pay more than the amount stated in the Schedule of Benefits during any one (1) year.

Territorial limit: Worldwide

ADD-ON BENEFITS

Benefit A1 – Temporary Total Disablement (Class 1 & 2)

We will pay the amount shown in the Schedule of Benefits, up to a maximum of 104 Weeks, if during the Period of Insurance the Insured Person shall become wholly and continuously disabled as a result of an Accident and is prevented from attending to or carrying out any duty pertaining to his usual occupation or business.

Benefit A2 - Temporary Total Disablement (Class 3)

We will pay the amount shown in the Schedule of Benefits, up to a maximum of 104 Weeks, if during the Period of Insurance the Insured Person shall become wholly and continuously disabled as a result of an Accident and is prevented from attending to or carrying out any duty pertaining to his usual occupation or business.

Condition

We will not pay this benefit in respect of any Insured Person who is not gainfully employed or not engaged in any business at the time of the Accident. This includes full-time housewives and students.

GENERAL POLICY DEFINITIONS

Any word or expression, which has a specific meaning, should have this meaning attached to the word or expression found in the Policy and/or Schedule of Benefits.

TERMS	MEANING
1. Accident	means a sudden unforeseen and fortuitous event which includes Snatch Theft and Robbery.
2. Accidental Death	means death by reason of Accident.
3. Act of Violence	means murder, attempted murder or physical assault.
4. Alternative Medical Treatment	means medical treatment by registered traditional medicine practitioner, osteopath, chiropractor, herbalist and/or bonesetter.
5. Banks	means any bank duly licensed by Bank Negara Malaysia (BNM) (or any other regulatory authority in Malaysia) to carry out banking business in Malaysia.
6. Clinic	means any medical establishment operated by Registered Medical Practitioner.
7. Cover(s)/ Coverage	means the extent of insurance protection afforded by this Policy.
8. Damage	means harm to property, resulting in loss of value or the impairment of usefulness.
9. Endorsement	means authorised revision(s) to this Policy.
10. Hospital	means any institution lawfully operating twenty four (24) hours a day for the care and treatment of injured persons with organized facilities including but not limited to diagnosis, surgery, nursing service and medical supervision, but excluding any institution Used as a center for nursing care, convalescent, geriatric care, mental care, rehabilitation or extended care, and/or the care or treatment of alcoholics or drug addicts.
11. Hospital Patient	means a person necessarily and continuously confined to a Hospital, under the care of a Registered Medical Practitioner for more than six (6) hours, confinement being certified as necessary by the attending Registered Medical Practitioner.
12. Injury	means bodily injury caused solely & directly by an Accident , independent of all other causes
13. Insured Person	means the person, his/her legal <u>spouse</u> (as applicable) or his/her child/children named as the Insured in the Schedule of Benefits, provided that the Insured Person is: <ol style="list-style-type: none">i. In the case of parent(s), between 18 and 65 years of age at the time of first inception and renewable up to 75 years of age; andii. in the case of child/children, unmarried dependent child/children aged between 1 year and 18 years or if pursuing full time education in a Recognized Educational Institution of Higher Learning, aged up to 23.
14. Loss	means any Injury sustained by the Insured Person in consequence of the happening of any Accident.
15. Loss of Limb	means Loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and permanent Loss of use of hand, arm or leg.
16. Loss of Sight	means total and irrecoverable Loss of eyesight rendering the Insured Person absolutely blind, beyond remedy by surgical or other treatment.
17. Permanent Total Disablement	Injury which, having lasted for a continuous period of twelve (12) calendar months from the date of Accident, entirely prevents the Insured Person from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
18. Permanent	means a condition that had lasted for twelve (12) consecutive months or more and at the expiry of that period, without hope of improvement.

19. Period of Insurance	means the period specified on the Schedule of Benefits or in any Endorsement.
20. Personal Effects	means hand carried bag(s), wallet or purse in the possession of the Insured Person together with the contents therein; and/or valuables or jewellery worn by the Insured Person.
21. Policy	means the following documents: (a) this document (b) Schedule of Benefits (c) Endorsement(s)
22. Premium	means the specified amount of payment required periodically by Us to provide Coverage under this Policy for the Benefits specified in the Schedule of Benefits.
23. Principal Sum Insured	means Sum Insured at the point of first Policy inception not including renewal bonus.
24. Proposal Form	means the form to be signed by the Policyholder providing material information relevant to the Cover
25. Public Transport	means any transportation provided and operated by a duly licensed carrier and meant for the local public interest to move around and which is recognised by respective countries (bus, taxi, ferry, hovercraft, hydrofoil, ship, train, tram, underground train or scheduled flights). This excludes all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
26. Registered Medical Practitioner	means a medical practitioner or doctor (other than Yourself, a member of Your immediate family or relatives) who is registered with the relevant body, and is duly licensed to practice Western medicine.
27. Robbery	means taking or attempting to take something of value from the Insured Person illegally by force or threat of force or by intimidating or putting the Insured Person in fear with the intent to permanently deprive the Insured Person of that property.
28. Schedule of Benefits	means the document containing salient and relevant information pertaining to this Policy including the list of Benefits and Sum Insured.
29. Snatch Theft	means the act of forcefully snatching from the Insured Person who was, at the time of such act, a pedestrian at a public walkway or in a transport or in a public place outside Insured Person's residence or place of work and fleeing the scene.
30. Sum Insured	means the sum specified against each of the Benefits stipulated in the Schedule of Benefits which is the maximum amount We will pay in the event of claim(s).
31. Total Disablement	means an inability of the Insured Person to engage in, or attend to his/her Usual daily or business activities as a result of any Injury sustained through an Accident.
32. Travelling Overseas	means travel for leisure or business purpose to any destination outside Malaysia, which shall not exceed ninety five (95) consecutive days.
33. We/Us/Our/AXA	means AXA AFFIN GENERAL INSURANCE BERHAD.
34. You/Your/Yourself/Insured Person/ Policyholder	means the person(s) named as the Policyholder in the Certificate of Insurance and to whom this Policy is issued to provide Cover for the Insured Person. For avoidance of doubt, a Policyholder may also be an Insured Person where applicable.

PROVISIONS (these should be read in conjunction with the Schedule of Benefits)

1. The benefits payable under Benefit 1, Benefit 2 and Benefit 4 for each child/children is limited to 15% of the respective amount shown in the Schedule of Benefits.
2. Upon death of the Insured Person, payment shall be made under Benefit 1 or Benefit 4 only and no payment shall be made under Benefit 2.
3. The maximum sum payable under Benefit 2 shall not exceed the amount shown in the Schedule of Benefits under Benefit 2.
4. Upon the payment of Benefit 1 or Benefit 4 or the maximum sum under Benefit 2, We will be discharged from any further claim, except for expenses incurred under other benefits arising from the same Injury or Accident.
5. Any sum payable under Benefit 1, Benefit 2 or Benefit 4 shall be reduced by the total of any payments made under Benefit A1 or A2 in respect of the same Injury or Accident.
6. Payments under Benefit A1 or Benefit A2 may be made at intervals in arrears during the period of disablement at our discretion but we shall reserve the right to withhold any such payments if we so wish until the total amount due to the Insured Person shall have been ascertained and proved to our satisfaction.

EXTENSIONS (these extensions are subject to the Exclusions below)

Subject to the terms and conditions of this Policy, this Policy is extended to cover:-

1. Amateur Sport

Accidental Death or Injury of the Insured Person consequent upon all amateur sports other than participation in any kind of speed contests.

2. Bereavement Allowance / Funeral Expenses

Bereavement and funeral allowance up to the limit stated in the Schedule of Benefits as a result of death of the Insured Person due to Zika Virus, Dengue Fever, Malaria, Japanese Encephalitis and Pandemic Influenza.

3. Disappearance

Death, if the Insured Person disappears following an Accident involving the Insured Person and the Insured Person's body is not found within one (1) year after his/her disappearance provided that sufficient evidence is produced satisfactory to Us that inevitably leads Us to the conclusion that the Insured Person died as a result of the accident.

4. Drowning

Death of the Insured Person arising out of drowning.

5. Exposure

Injury caused solely by an Accident as defined in the Policy the Insured Person suffers death or disablement as a result of exposure to elements beyond his/her control, We will consider such death or disablement as having been caused by the Accident.

6. Food and/or Beverage Poisoning

Death or Injury to the Insured Person as a result caused by food and/or beverage poisoning.

7. Hijack

Death of or Injury to the Insured Person as the result of Hijack or attempted Hijack of the Insured Person during the Period of Insurance.

8. Intoxication by Alcohol

Death or Injury to the Insured Person as a result of intoxication by alcohol but excludes liability when the Insured Person is driving whilst intoxicated.

9. Motorcycling

Death or Injury to the Insured Person consequent upon the use of a motorcycle, motor scooter, moped or mechanically assisted pedal cycle provided always that We shall not be liable to make any payment for death or Injury consequent upon racing, speed tests/trials or competitions.

10. Murder and Assault

Death or Injury to the Insured Person directly or indirectly caused by any Act of Violence by any person against the Insured Person provided that the Insured Person has not in any way caused and/or contributed to the Act of Violence.

11. Snake/Insect Bite (excluding Mosquito Bite)

Death of or Injury to the Insured Person arising out of bite by snake or other insects (excluding mosquito bite) known to be harmful such as bee, wasp, spider, centipede, scorpion etc.

12. Suffocation through Smoke, Fumes or Poisonous Gas

Death of or Injury to the Insured Person arising from suffocation caused by smoke, fumes or poisonous gas.

WHAT IS NOT COVERED (these Exclusions apply throughout Your Policy)

1. Any unlawful act of an Insured Person or his willful exposure to danger (other than in an attempt to save human life), intentional self-Injury, suicide or attempted suicide, while sane or insane.
 2. Any pre-existing physical or mental defect or infirmity, illness, disease, bacterial or viral infections even if contracted by Accident, except bacterial infection that is the direct result of an accidental cut or wound.
 3. Medical or surgical treatment except where such treatment is rendered necessary by bodily Injury within the scope of this Policy.
 4. Any treatment related to cosmetic surgery for purposes of beautification irrespective of such treatment is rendered as a result of burns.
 5. Venereal disease, AIDS (Acquired Immunisation Deficiency Syndrome), ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) infection.
 6. Pregnancy or childbirth.
 7. Effect or influence of drugs not prescribed by a qualified medical practitioner.
 8. Travel or flight in any vehicle or device for aerial navigation, other than solely as a passenger on a certificated passenger aircraft operated by a regularly established airline or any regularly scheduled, non-scheduled, special or chartered flight.
 9. Regular or temporary, military or police duties or fire service of any country.
 10. Declared or undeclared war or any act thereof, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, exercise of military or Usurped power.
 11. Riot and civil commotion where the Insured Person is actively participating.
 12. Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
 13. Radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
 14. Insured Person engaging or participating in any professional sports.
 15. Insured Person engaging or participating in dangerous activities or sports such as winter sports, skating of any kind, rock climbing, mountaineering (which requires the Use of ropes or guides), pot-holing, skin diving, parachuting, under water activities necessitating the Use of underwater breathing apparatus, steeple chasing, big game hunting or hunting other than on foot, racing of any kind other than on foot.
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GENERAL CONDITIONS

1. Condition Precedent to Liability

The due observance and fulfillment of the terms provisions conditions and Endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured Person and the truth of the statements and answers in the said Proposal Form shall be conditions precedent to any liability of the Company to make any payment under this Policy.

2. Change of Nature of Occupation

This Policy shall cease to be in force if there should be any alteration or change in the nature of occupation or job of the Insured Person unless specified otherwise in the Schedule of Benefits.

3. Changes in Your Circumstances

You must notify Us as soon as possible in writing of any change in Your circumstances which may affect this insurance. We will advise You if there is any additional Premium payable by You.

4. Fraud

You must not act in a fraudulent manner. If You, or anyone acting for You, makes a claim under the Policy knowing the claim to be false or fraudulently inflated in any respect or if any Loss is caused by Your willful act or with Your connivance We will not pay the claim and all Cover under the Policy will be forfeited.

5. Cancellation

We may cancel the Policy by sending 7 days notice by registered letter to You at Your last known address. We will return any proportionate part of the Premium in respect of the unexpired Period of Insurance provided no claims have been made.

You may also cancel the Policy at any time by sending 7 days written notice to Us and in which case, We will retain the customary short period rate for the time the Policy has been in force. Such cancellation shall be without prejudice to any claim originating prior thereto.

6. Payment of Benefits

Any benefits payable under this Policy will be paid to the beneficiary (ies) or nominee(s) named by the Insured Person or to his legal personal representative upon his death.

7. Arbitration

All differences arising out of this Policy shall be referred to the arbitration of some person to be appointed by both parties or if they cannot agree upon a single arbitrator to the decision of two arbitrators one to be appointed in writing by each party and in case of disagreement between the arbitrators to the decision of an umpire who shall have been appointed in writing by the arbitrators before entering on the reference and an award shall be a condition precedent to any liability of AXA or any right of action against AXA.

If any such difference shall relate to the degree of Permanent disablement for the purposes of this Policy the arbitrator or arbitrators and umpire shall be qualified medical practitioners.

8. Claims Notification

If any Accident, Injury, Loss or liability happens which may give rise to a claim, You must:

- give written notification to Us of any bodily Injury which may give rise to a claim under this Policy with full particulars of both the occurrence and the Injury immediately in the case of death or within twenty one (21) days of the occurrence in the case of bodily Injury.
- ensure that proper medical and surgical advice is obtained and followed by You or Your family members as soon as possible after any Accident or Injury.
- at Your expense, or at the expense of any person representing You, provide Us with all reports, certificates, information and other documents as We may reasonably require.

We are entitled to request:

- an examination by a medical referee appointed by Us for a non-fatal Injury
- a post-mortem examination in the event of death.

9. Other Insurance(s) [Applicable to Accidental Medical Expenses only]

If any Accident, Injury and/or Loss Insured by this Policy is Covered by any other insurance We will only pay Our rateable proportion.

10. Renewal

If the Insured reaches the age of 75 during the Period of Insurance, this Policy will not be renewable at the end of that period unless stated otherwise in the Schedule of Benefits.

We are not obliged to accept any renewal Premium or to send You notice of any renewal Premium becoming due.

11. Sanction Limitation Clause

No (re) insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re) insurer to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Malaysia.

Schedule of Benefits		Limit	Sum Insured / Limit of Liability Per Accident (RM)					
			Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Benefit 1	Accidental Death							
	Accidental Death	<i>Per Adult</i>	50,000	100,000	200,000	300,000	500,000	750,000
		<i>Per Child</i>	7,500	15,000	30,000	45,000	75,000	112,500
		<i>Per Family</i>	150,000	300,000	600,000	900,000	1,500,000	2,250,000
Benefit 2	Accidental Permanent Disablement							
	Accidental Permanent Total Disablement	<i>Per Adult</i>	50,000	100,000	200,000	300,000	500,000	750,000
		<i>Per Child</i>	7,500	15,000	30,000	45,000	75,000	112,500
		<i>Per Family</i>	150,000	300,000	600,000	900,000	1,500,000	2,250,000
	Increased Scale of Compensation		As per Scale of Permanent Disablement Benefits					
Benefit 3	Renewal Bonus							
	Renewal Bonus		10% per year up to 50% of Principal Sum Insured of Benefit 1 and Benefit 2					
Benefit 4	Double Indemnity							
	Double Indemnity whilst travelling on public transport, travelling overseas or being a victim of snatch theft or robbery	<i>Per Adult</i>	100,000	200,000	400,000	600,000	1,000,000	1,500,000
		<i>Per Child</i>	15,000	30,000	60,000	90,000	150,000	225,000
		<i>Per Family</i>	300,000	600,000	1,200,000	1,800,000	3,000,000	4,500,000
Benefit 5	Medical Expenses							
Benefit 5A (i)	Accidental Medical Expenses	<i>Per Adult / Child</i>	3,000	4,000	5,000	6,000	7,000	9,000
		<i>Per Family</i>	9,000	12,000	15,000	18,000	21,000	27,000
Benefit 5A (ii)	Alternative Medical Treatment	<i>Per Adult / Child</i>	500	500	500	500	500	500
		<i>Per Family</i>	1,500	1,500	1,500	1,500	1,500	1,500
Benefit 5B	Cashless Admission Guarantee	<i>Per Adult</i>	3,000	4,000	5,000	6,000	7,000	9,000
Benefit 5C	Dental and Corrective Surgery	<i>Per Adult / Child</i>	5,000	5,000	5,000	10,000	10,000	10,000
		<i>Per Family</i>	15,000	15,000	15,000	30,000	30,000	30,000
Benefit 5D	Daily Hospital Allowance (maximum 100days)	<i>Per Day</i>	50	75	100	125	150	200
		<i>Per Adult / Child</i>	5,000	7,500	10,000	12,500	15,000	20,000
		<i>Per Family</i>	15,000	22,500	30,000	37,500	45,000	60,000
Benefit 5E	Compassionate Care for Hospitalised Children	<i>Per Adult / Child</i>	3,000	3,000	3,000	3,000	3,000	3,000
		<i>Per Family</i>	9,000	9,000	9,000	9,000	9,000	9,000
Benefit 5F	Weekly Nursing Care Charges	<i>Per Adult / Child</i>	500	600	700	800	900	1,000
		<i>Per Family</i>	1,500	1,800	2,100	2,400	2,700	3,000
Benefit 5G	Local Ambulance Fees	<i>Per Adult / Child</i>	500	500	500	500	500	500
		<i>Per Family</i>	1,500	1,500	1,500	1,500	1,500	1,500
Benefit 5H	Prostheses	<i>Per Adult / Child</i>	1,000	1,000	1,000	1,000	1,000	1,000
		<i>Per Family</i>	3,000	3,000	3,000	3,000	3,000	3,000
Benefit 6	Repatriation of Mortal Remains							
	Repatriation of Mortal Remains	<i>Per Adult / Child</i>	10,000	10,000	10,000	10,000	10,000	10,000
		<i>Per Family</i>	30,000	30,000	30,000	30,000	30,000	30,000
Benefit 7	Bereavement							
Benefit 7A	Bereavement Allowance	<i>Per Adult / Child</i>	5,000	5,000	5,000	10,000	10,000	10,000
		<i>Per Family</i>	15,000	15,000	15,000	30,000	30,000	30,000
Benefit 7B	Funeral Expenses	<i>Per Adult / Child</i>	5,000	5,000	5,000	10,000	10,000	10,000
		<i>Per Family</i>	15,000	15,000	15,000	30,000	30,000	30,000
Benefit 7C	Cash Relief	<i>Per Adult / Child</i>	2,000	3,000	4,000	5,000	6,000	7,000
		<i>Per Family</i>	6,000	9,000	12,000	15,000	18,000	21,000
Benefit 8	Snatch Theft or Robbery							
	Snatch Theft or Robbery	<i>Per Adult / Child</i>	500	500	500	500	500	500
		<i>Per Family</i>	1,500	1,500	1,500	1,500	1,500	1,500
Benefit 9	Kidnap							
Benefit 9A	Kidnap - Lump Sum Payment	<i>Per Adult / Child</i>	5,000	5,000	5,000	10,000	10,000	10,000
		<i>Per Family</i>	15,000	15,000	15,000	30,000	30,000	30,000
Benefit 9B	Kidnap - Reward	<i>Per Adult / Child</i>	25,000	25,000	25,000	25,000	25,000	25,000
		<i>Per Family</i>	75,000	75,000	75,000	75,000	75,000	75,000
Benefit 9C	Kidnap - Insured not Recovered	<i>Per Adult / Child</i>	50,000	100,000	200,000	300,000	500,000	750,000
		<i>Per Family</i>	150,000	300,000	600,000	900,000	1,500,000	2,250,000
Benefit 10	Loan Protector							
	Loan Protector	<i>Per Adult</i>	2,000	3,000	4,000	5,000	6,000	7,000
Benefit 11	Personal Liability							
	Personal Liability	<i>Per Adult / Child</i>	50,000	100,000	200,000	300,000	500,000	750,000
		<i>Family Limit</i>	150,000	300,000	600,000	900,000	1,500,000	2,250,000
ADD ON								
Benefit A1	Class 1 & 2 - Temporary Total Disablement							
	Temporary Total Disablement	<i>Per Adult / Week</i>	50	75	125	150	200	250
Benefit A2	Class 3 - Temporary Total Disablement							
	Temporary Total Disablement	<i>Per Adult / Week</i>	50	50	50	N/A	N/A	N/A