



## Driver & Passengers Protection Motor Personal Accident

### IMPORTANT NOTICE

This is your Driver & Passengers Protection Policy. Please read this Policy carefully together with your Policy Schedule to ensure that you understand the terms and conditions of this Policy. If you have any questions regarding this Policy, please contact your insurance advisor or AXA Affin General Insurance Berhad. If there are any changes in your circumstances that may affect the insurance provided, please notify us immediately, otherwise you may not be able to 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 Policy Schedule and Endorsement only. If at any time you would like a replacement for this document, please contact us.

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](mailto: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) Refer general matters to:  
Laman Informasi, Nasihat dan Khidmat (LINK), Bank Negara Malaysia; or call BNMTELELINK at 1-300-88-5465; or fax to 03-2174 1515; or e-mail to [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@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. You can also log on to our website to download a copy.

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 in any disclosures given by You, the remedies available to You will be as provided in Schedule 9 of the Financial Services Act 2013.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us. We reserve the right to amend the terms and conditions of this Policy by giving You twenty-one (21) days' prior notification. We will determine the mode of communication as we deem appropriate.

If at any time during the Period of Insurance as stated in the Policy Schedule, You or the Authorized Driver or passenger(s) whom with Your permission, is driving or riding as a passenger boarding or alighting from the vehicle described in the Policy Schedule (hereinafter referred to as "the Designated Vehicle") shall sustain bodily Injury caused by accidental, external and visible means then We shall, subject to the terms, conditions and exclusions contained herein or endorsed hereon (collectively referred to as the "Terms of this Policy") pay to You or the Authorized Driver and/or passenger(s) or his/her legal personal representatives the Benefit(s) provided in this Policy.

#### PROVIDED ALWAYS THAT:-

1. You or the Authorized Driver is seventeen (17) years and above up to seventy five (75) years of age.
2. Passengers covered under this Policy shall be between thirty (30) days old up to seventy five (75) years of age.
3. Compensation for Accidental Death or Permanent Disablement shall be payable within three hundred sixty five (365) days from the occurrence of the Injury.
4. If the number of persons (including the driver) in the Designated Vehicle at the time of the Accident exceeds the number stated as the seating capacity in the Vehicle Registration Card/Vehicle Ownership Certificate (VOC), Our limit of liability per person will be reduced by the ratio of the number of passengers declared to that of the actual number of passengers at the time of the Accident. Our maximum limit of liability at any one Period of Insurance will be determined by the seating capacity of the Designated Vehicle as stated in the Vehicle Registration Card/VOC.

5. Passengers who are under the age of twelve (12) are entitled to fifty per cent (50%) of the Accidental Death and Permanent Disablement Benefits.

#### GENERAL POLICY DEFINITIONS

1. "Accident" means a sudden unforeseen and fortuitous event.
2. "Accidental Death" means death by reason of Accident.
3. "Alternative Medical Treatment" means medical treatment by registered traditional medicine practitioner, osteopath, chiropractor, herbalist and/or bonesetter.
4. "Authorized Driver" refers to any person who drives the Designated Vehicle with Your consent or permission provided he or she holds a valid driving license of the relevant type and is not disqualified to drive by law or for any other reason whatsoever.
5. "Child/Children" means Your unemployed and unmarried Child/Children aged between thirty (30) days and eighteen (18) years of age (both age inclusive) or up to twenty-three (23) years of age, if he/she is studying full-time in a recognized institution of higher learning.
6. "Designated Vehicle" refers to the motor vehicle described in the Policy Schedule and includes the manufacturer's standard options and accessories fitted to it and any other non-standard options or descriptions that are specifically listed in the Policy Schedule.

If the Designated Vehicle is registered under an Association/Corporation/Company, the owner of the Designated Vehicle shall have the option to nominate a specific person to enjoy the coverage under Special Provisions, the benefits under Window Snatch Theft and ATM Withdrawal Protection and without such nomination, the benefits mentioned shall not be applicable.

7. "Endorsement" refers to the document that We issue to You to confirm any changes or extensions of the coverage to the basic Policy.
8. "Immediate Family Member" means Your spouse who is seventeen (17) years and above up to seventy five (75) years of age and/or Your legal Child or Children.
9. "House Break-in" means the act of forcefully entering someone's house in order to commit a crime.
10. "Illness" means a physical condition marked by a pathological deviation from the normal healthy state and contracted by You.

11. **"Family"** means son(s)-in-law, daughter(s)-in-law, parent(s), parent(s)-in-law, grandparent(s), grandparent(s)-in-law, grandchild/grandchildren, brother(s), sister(s), brother(s)-in-law, sister(s)-in-law.
12. **"Injury"** means bodily injury caused solely and directly by an Accident, independent of any other cause.
13. **"Key"** means any key or devise made by the manufacturer of Your vehicle to secure, gain access to, and enable your vehicle to be started and driven.
14. **"Loss of Use"** means permanent and irrecoverable functional disablement of the body member.
15. **"Medical Expenses"** means expenses necessarily and reasonably incurred for medical treatment of bodily Injury caused by an Accident as covered under this Policy.
16. **"Period of Insurance"** means the period of insurance as specified in the Policy Schedule.
17. **"Permanent Disablement"** means Injury having lasted for a continuous period of twelve (12) months from the date of the Accident, and medically certified that there is no hope of improvement at the end of the said period.
18. **"Permanent Total Disablement"** means Injury which, having lasted for a continuous period of twelve (12) calendar months from the date of Accident, entirely prevents the person(s) covered under this Policy from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
19. **"Policy"** shall collectively include this document, Schedule of Benefits, the Policy Schedule, the Certificate of Insurance and all Endorsements specifically listed in the Policy Schedule.
20. **"Policy Schedule"** means the document issued in Your favour in consideration of the payment of the applicable Premium, which payment shall be deemed as a proof of the insurance cover provided to You under this Policy.
21. **"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.
22. **"Repairer"** refers to motor repair workshops approved by Us or by Persatuan Insurans Am Malaysia (PIAM) under the PIAM approved repairers scheme (PARS) or any repairer that We have given You a special permission to use, for a claim.
23. **"Robbery"** means taking or attempting to take something of value illegally by force or threat of force or by intimidating or putting a person in fear with the intent to permanently deprive the person of that property.
24. **"Schedule of Benefits"** means the list of Benefits and Sum Insured as provided in this Policy.
25. **"Sum Insured"** means the amount specified against each of the Benefits as stipulated in the Schedule of Benefits which is the maximum amount We will pay in the event of claim(s).
26. **"Territorial Limit"** means Malaysia, Republic of Singapore and Brunei Darussalam.
27. **"Theft"** is an act where a person dishonestly appropriates property belonging to another with the intention of permanently depriving the other of it.
28. **"Vehicle Registration Card"** is a document issued by the Road Transport Department containing relevant information on the vehicle and the vehicle owner including the seating capacity of that particular vehicle.
29. **"Unlawful Act"** refers to any act which is an offence or prohibited by the law or rules of the geographical area in which the act is committed. Unlawful act includes but is not limited to driving motorised vehicle without appropriate valid license, exceeding any stipulated speed limit, driving whilst under the influence of alcohol and generally any non-conformance or breach of the Road Traffic Act or any applicable laws and regulations. Participation in or acting as an accessory to any crime or attempted crime or offence.
30. **"We/Us/Our/the Company"** means AXA AFFIN GENERAL INSURANCE BERHAD.
31. **"You/Your/Policyholder"** means the person(s) named as the policyholder in the Policy Schedule and to whom this Policy is issued to provide cover for.

## SPECIAL PROVISIONS

1. The Accidental Death, Permanent Disablement and Medical Expenses benefit are extended to cover You twenty four (24) hours a day, worldwide irrespective of whether You are in the Designated Vehicle or not.
2. The Accidental Death, Permanent Disablement and Medical Expenses Benefit are also extended to cover Your Immediate Family Member if during the Period of Insurance any one of them shall sustain any bodily Injury whilst:
  - (a) boarding, alighting, driving or travelling as a passenger in any motor car, motorcycle and/or scooter operated for private use;
  - (b) as a pedestrian in an Accident involving any road vehicle and/or railway train; or
  - (c) travelling as a fare paying passenger on any railway train, Light Rail Transit (LRT), Mass Rapid Transit (MRT), ferry, boat or passenger ship.

## BENEFITS

### Benefit 1 - Accidental Death

We will pay the compensation as provided in the Schedule of Benefits, if during the Period of Insurance You or the Authorized Driver and/or passenger(s) whom with Your permission, is driving or riding as a passenger boarding or alighting from the Designated Vehicle sustained bodily Injury caused by an Accident while in the Designated Vehicle which within one (1) year from the date of the Accident results in death.

### Benefit 2 - Permanent Disablement

When bodily Injury sustained while You or the Authorised Driver and/or passenger(s) whom with Your permission is driving or riding as a passenger boarding or alighting from the Designated Vehicle does not result in death, but within one (1) year from the date of the Accident results in Permanent Total Disablement or Permanent Disablement, We will pay the compensation as provided in the Schedule of Benefits in accordance with the percentage as follows:

Scale of Compensation	Percentage of the Total Sum Insured
<b>Permanent Total Disablement:</b>	
Loss or Loss of Use of both hands or both feet	100%
Loss of sight of both eyes	100%
Total paralysis (from the neck down)	100%
Permanent quadriplegia (total loss of use of four limbs)	100%
Loss or Loss of Use of one eye and one hand or one foot	100%
<b>Permanent Disablement:</b>	
Loss or Loss of Use of one hand or one foot	50%
Loss of sight of one eye	50%

### Benefit 3 - Accidental Medical Expenses

#### i) Medical Expenses

We will pay compensation of up to the amount stated in the Schedule of Benefits for medical, clinic or Hospital treatment expenses if You or the Authorized Driver and/or passenger(s) whom with Your permission, is driving or riding as a passenger boarding or alighting from the Designated Vehicle require medical treatment as a result of bodily Injury sustained by an Accident while in the Designated Vehicle.

#### ii) Alternative Medical Treatment

We will pay compensation of up to the amount stated in the Schedule of Benefits for Alternative Medical Treatment expenses incurred by You or the Authorized Driver and/or passenger(s) whom with Your permission, is driving or riding as a passenger boarding or alighting from the Designated Vehicle as a result of bodily Injury sustained by an Accident while in the Designated Vehicle. For avoidance of doubt, the payment is limited to RM50 per visit per day and any claim must be supported by official payment receipts.

#### **Benefit 4 - Corrective Cosmetic Surgery**

We will pay compensation of up to the amount stated in the Schedule of Benefits for any additional expenses incurred on corrective surgical operations to the face, neck, head or chest (navel up) by You or the Authorized Driver and/or passenger(s) whom with Your permission, is driving or riding as a passenger boarding or alighting from the Designated Vehicle as a result of bodily Injury sustained by an Accident while in the Designated Vehicle.

#### **Benefit 5 – Bereavement/Funeral Allowance**

We will pay the bereavement or funeral allowance as stated in the Schedule of Benefits in the event of Your death or the Authorized Driver and/or passenger(s) death whom with Your permission, is driving or riding as a passenger boarding or alighting from the Designated Vehicle caused by an Accident while in the Designated Vehicle.

#### **Benefit 6 – 24 Hour Emergency Towing**

In the event of damage or breakdown of the Designated Vehicle, Our service provider will assist to tow the Designated Vehicle to the nearest approved/preferred Repairer or to the approved/preferred Repairer near Your place of residence or to Your place of residence within Malaysia. You or the Authorised Driver must call our 24-Hour AXA Auto Assist number **1800-88-1033** to request for this service. Toll charges are excluded from the service and shall be borne by You or the Authorised Driver.

#### **Benefit 7 – Car Replacement Allowance**

We will pay You a daily allowance as provided in the Schedule of Benefits in the event of own damage claim to the Designated Vehicle for the repair period as recommended by Our Adjuster of up to the limit specified in the Schedule of Benefits, subject to the following conditions:

- (a) The Designated Vehicle undergoes the necessary repairs at any of Our Repairer;
- (b) We will not pay any inconvenience allowance for any accident repairs conducted without the authorization of Our Adjuster;
- (c) We will not pay any amount which exceeds the repair period recommended by Our Adjuster even if the actual repairs take longer period to complete. If the repair works are completed sooner than expected, We will only pay You the actual number of days of the completed repair works;
- (d) The inconvenience allowance will not be paid if You are provided with a courtesy vehicle by the Repairer during the repair period;
- (e) The inconvenience allowance will not be paid for any repair or replacement of windscreen or window(s) or for a total loss claim, theft claim or an own damage knock for knock claim.

#### **Benefit 8 – Additional Cash Payout**

We will pay You an amount equivalent to twenty per cent (20%) of the Sum Insured subject to the maximum amount as stated in the Schedule of Benefits in the event of a total loss or theft claim to the Designated Vehicle subject to the following conditions:

- (a) The Designated Vehicle is insured under a Private Car Comprehensive Motor Policy or a Third Party Fire and Theft Policy. In the case of Third Party Fire and Theft Policy, the total loss must be due to fire only; and
- (b) The motor claim(s) made for total loss or theft has been fully paid by Us.

#### **Benefit 9 – Window Snatch Theft**

We will pay You compensation of up to the amount mentioned in the Schedule of Benefits in the event that the windscreen or window(s) of the vehicle You are driving is/are broken by an unknown person with the intent to steal which results in the loss of possessions placed in the vehicle subject to the following conditions:

- (a) The incident occurred whilst You were driving on the road;
- (b) A police report is lodged at the nearest police station where the incident took place within 24 hours after the incident occurred;
- (c) To Our satisfaction, You have taken all reasonable steps to limit and prevent further loss and damage; and

For avoidance of doubt, We will not pay compensation for loss or losses due to any wilful act or negligence.

#### **Benefit 10 – Key Care Cover**

This Policy shall cover the loss of the Designated Vehicle's Key due to Theft, Robbery or House Break-In. The cover is limited to one (1) set of Key(s) claimable of up to two (2) occurrences in each Period of Insurance.

We reserve our rights to replace, repair, or pay an amount equal to the loss of up to the amount as provided in the Schedule of Benefits as we deemed appropriate.

This Benefit does not cover:

- (a) Loss caused by Theft or attempted Theft if the Key (or keyless entry system) to the Designated Vehicle is left unsecured or unattended, or is left in or on the Designated Vehicle whilst it is unattended;
- (b) Loss due to mysterious disappearance or unexplained losses where it cannot be proved that Theft, Robbery or House Break-in occurred;
- (c) Any claim for additional or duplicate keys; or
- (d) Key stolen from someone other than You or the Authorized Driver or any of Your Immediate Family Member or Family residing at the same residential address.

#### **Benefit 11 – ATM Withdrawal Protection**

We will indemnify You of up to the amount stated in the Schedule of Benefits against loss of:

1. cash withdrawn by You; or
2. cash which You were forced to withdraw;

From Your bank account through the use of an automated teller machine (ATM) subject to the following conditions:

- (a) the loss incurred is reported within twenty-four (24) hours from the time of withdrawal;
- (b) the loss incurred is due to the use of force where You were held at gun-point, knife-point and/or by any other violent actions;
- (c) the loss incurred is due to threat, assault, battery and/or Robbery which caused You the fear of death, hurt and/or wrongful restraint;

For avoidance of doubt, We shall not pay for loss incurred due to:

- (a) any fraudulent, dishonest or criminal act by You, persons known to You or any of Your Immediate Family Member or Family;
- (b) use of imitation or cloned cards;
- (c) Any wilful disclosure of your card's security pin number, passcode or any other safety requirements imposed by the respective bank;
- (d) unauthorised use of Your card;
- (e) Liability for any debt arising due to the loss of Your card;
- (f) Liability for any debt arising from the unauthorised use of any supplementary card issued to Your Immediate Family Member, Family or persons known to You.

---

#### **TERRITORIAL LIMIT**

Except as otherwise stated in the Special Provisions Section, this Territorial Limit shall always apply to the coverage in relation to the Designated Vehicle.

Kingdom of Thailand shall only form part of this limit if Your motor policy expressly indicates extension of cover to the Kingdom of Thailand.

---

#### **GENERAL EXCLUSIONS (applicable to all sections)**

No payment of claims will be made under this Policy directly or indirectly arising from:

1. Any Unlawful Act committed by You, regardless of the extent of Your sanity.
2. Any willful exposure to danger, intentional self-injury, suicide or attempted suicide, regardless of the extent of Your sanity.
3. The Insured is a holder of a Learner's (L) driving license.
4. The Insured not holding a valid license to operate the vehicle. This will not apply if You or the Authorised Driver have an expired license but are not disqualified from holding or obtaining such valid driving license under any existing laws, by-laws and regulations.
5. 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.

6. Medical or surgical treatment except where such treatment is rendered necessary by bodily Injury within the scope of this Policy.
7. Any treatment related to cosmetic surgery for purposes of beautification irrespective of whether such treatment is rendered as a result of burns.
8. Venereal disease, AIDS (Acquired Immunisation Deficiency Syndrome), ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) infection.
9. Pregnancy or childbirth.
10. Claims arising directly or indirectly, wholly or partly to You or the Authorized Driver while either of the person driving was intoxicated with drugs or alcohol except when You are a passenger.
11. 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.
12. Regular or temporary, military or police duties or fire service of any country.
13. 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.
14. Riot and civil commotion where You or other person entitled for cover under this Policy are actively participating in.
15. Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
16. Radioactive toxic explosive, or other hazardous properties of any explosive nuclear assembly, or of its nuclear component.
17. Engaging or participating in any professional sports.
18. 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.
19. Loss or damage caused by or attributed to the act of cheating by any person within the meaning of the definition of the offense of cheating set out in the Penal Code.

## CONDITIONS

### 1. INTERPRETATION

This Policy shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy shall bear such meaning wherever it may appear.

### 2. DUTY OF DISCLOSURE

#### (a) Consumer Insurance Contract

Where the Insured Person have applied for this Insurance wholly for purposes unrelated to the Insured Person's trade, business or profession, the Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when he/she applied for this insurance) i.e. the Insured Person should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of this contract of insurance, refusal or reduction of the Insured Person's claim(s), change of terms or termination of the Insured Person's contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. The Insured Person is also required to disclose any other matter that he/she knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

#### (b) Non-Consumer Insurance Contract

Where the Insured Person have applied for this Insurance wholly for purposes related to the Insured Person's trade, business or profession, the Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when he/she applied for this insurance) i.e. the Insured Person should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of this contract of insurance, refusal or reduction of the Insured Person's claim(s), change of terms or termination of the Insured Person's contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. The Insured Person is also required to disclose any other matter that he/she knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

- (c) He/she also have a duty to tell Us immediately if at any time after this contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when he/she applied for this insurance) is inaccurate or has changed.

### 3. PAYMENT OF BENEFITS

All payment of benefits under this Policy shall be paid respectively to You or the Authorized Driver or to other person(s) covered under this Policy. In the event of Accidental Death, to the beneficiary if stated, otherwise to the estate. Such payment shall be a full and final discharge of Our liability under this Policy. Benefits payable under this Policy shall be in Ringgit Malaysia.

### 4. OTHER INSURANCES

If at the time of any event giving rise to a claim, there is any other insurance policy in force, which also covers, You or other person(s) who are covered under this Policy for the same expenses insured under Medical Expenses, then we will pay a proportion of the claim. Such proportion being determined by reference to the cover provided under each of the relevant policies.

### 5. RENEWAL

You shall before any renewal of this Policy give notice to the Company of any sickness or physical defect or infirmity or change of circumstances of which You have become aware during or preceding the Period of Insurance which may affect this Policy. Failure to do so may result in the cancellation of Your Policy or refusal of claims made under this Policy.

### 6. CLAIMS PROCEDURE

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 of 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 Immediate Family Member as soon as possible after an 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.

### 7. ASSIGNMENT

This Policy is not assignable and payment of any Benefit under this Policy shall only be made to You or other person(s) covered under this Policy or his/her legal personal representatives whose receipt shall be a discharge to the Company.

### 8. CANCELLATION

The Company may cancel this Policy by sending fourteen (14) day's notice by registered letter to You at Your last known address and in such event You shall become entitled to the return of a proportionate part of the premium corresponding to the unexpired portion of the Period of Insurance.

You may also cancel the Policy by sending fourteen (14) days written notice to Us and in which case, We will retain the customary short period rate for the time the Policy has been enforced, provided no claim has been made.

### 9. 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 the Company or any right of action against the Company. If any such difference shall relate to the degree of Permanent Disablement for the purpose of this Policy the arbitrator (s) and umpire shall be qualified medical practitioners.

### 10. SANCTION LIMITATION

No (re) insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any such 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 or United States of America.

## PAYMENT OF PREMIUM WARRANTY

It is a fundamental and absolute special condition of this Policy that the Premium due must be paid and received by the company before the inception date of this policy/Endorsement/renewal certificate.

Subject otherwise to the terms and conditions of this Policy.

Schedule of Benefits	Sum Insured (RM)		
	Plan A	Plan B	Plan C
Accidental Death	10,000	50,000	100,000
Permanent Total Disablement:			
Loss or loss of use of both hands or both feet	10,000	50,000	100,000
Loss of sight of both eyes	10,000	50,000	100,000
Loss of use of one eye and one hand or foot	10,000	50,000	100,000
Total paralysis (from the neck down)	10,000	50,000	100,000
Permanent quadriplegia (total loss of use of four limbs)	10,000	50,000	100,000
Permanent Disablement:			
Loss or loss of use of one hand or one foot	5,000	25,000	50,000
Loss of sight of one eye	5,000	25,000	50,000
Medical Expenses (Alternative Medical Treatment - Sinseh or traditional treatment)	1,000 (250)	2,000 (500)	3,000 (750)
Corrective Cosmetic Surgery	1,000		
Bereavement / Funeral Allowance	500		
<b>Car Assistance</b>			
24 hour Emergency Towing	Unlimited		
Car Replacement Allowance (Applicable for Own Damage claim, excluding Own Damage - Knock for Knock)	150 per day (Max 450)	150 per day (Max 600)	150 per day (Max 750)
Additional Cash Payout (20% of Sum Insured in the event of total loss or theft)	up to 6,000	up to 10,000	up to 15,000
Window Snatch Theft (Loss of Personal Belongings due to car window smash and grab)	500		
Key Care Cover (Loss of Designated Vehicle key due to theft, robbery or house break-in)	up to 2,000		
ATM Withdrawal Protection (Loss of money due to robbery / snatch theft)	1,000		
<b>Special Extensions for Immediate Family Member whilst:</b>			
boarding, alighting, driving or travelling as a passenger in any motor car, motorcycle and/or scooter operated for private use	Yes		
as a pedestrian in an accident involving any road vehicle and railway train	Yes		
travelling as a fare paying passenger on any railway train, Light Rail Transit (LRT), Mass Rapid Transit (MRT), ferry, boat or passenger ship	Yes		