

GROUP YEARLY RENEWABLE PERSONAL ACCIDENT CONTRACT

SCHEDULE OF BENEFITS

Benefit is payable for any loss as a result of an accident. The following types of benefit may be selected:

SECTION LOSS

BENEFITS

A	DEATH	The Sum Insured, reduced by any benefits previously paid in respect of any Loss or Losses noted in Section B, C, D and E below incurred as a result of the same Accident.
B	TOTAL AND PERMANENT DISABLEMENT	The Sum Insured as stated in the Schedule of Compensation, reduced by any benefits previously paid in respect of any Loss or Losses noted in Section C, D and E below incurred as a result of the same Accident.
C	OTHER PERMANENT DISABLEMENT	Such proportion of the Sum Insured as stated in the Schedule of Compensation. The amount of benefit payable under this Section will be reduced by any benefits previously paid in respect of any Loss or Losses noted in Section D and E below incurred as a result of the same Accident.
D	TEMPORARY TOTAL DISABLEMENT	The Weekly Benefit Insured for the period during which the Insured Member is wholly and continuously disabled calculated from the date Insured member was first examined by a qualified Medical Practitioner. The maximum allowable for this weekly benefit is RM400, subject to an overall maximum of not more than 75% of weekly income.
E	TEMPORARY PARTIAL DISABLEMENT	<p>The Weekly Benefit Insured for the period during which the Insured Member is continuously partially disabled calculated from the date the Insured Member was first examined by a Medical Practitioner, except that the benefit will not be payable whilst the benefit under Section D continues to be payable. The maximum allowable for this weekly benefit is RM200 per week</p> <p>** The duration of payment of benefits under D and E taken together shall not exceed 104 weeks for any injury.</p>
F	MEDICAL EXPENSES	Expenses for medical and surgical treatment by a Medical Practitioner, hospital confinement or employment of a trained nurse which may be regarded as actual, necessary reasonable and customary for such treatment or services. Reimbursement of the treatment charges up to the limit insured, subject to a maximum of RM2000

SCHEDULE OF COMPENSATION

	Percentage Of Compensation Of The Insured Member's <u>Sum Insured.</u>
<u>Section A</u>	
(1) Death	100%
<u>Section B</u>	
(1) Loss of both hands	100%
(2) Loss of both feet	100%
(3) Complete and irrecoverable loss of sight in both eyes	100%
(4) Loss of one hand and one foot	100%
(5) Complete and incurable insanity	100%
(6) Injuries resulting in permanently being bedridden	100%
(7) Any other injuries causing permanent total disablement	100%
(8) Complete and incurable paralysis	100%
<u>Section C</u>	
(1) Loss of arm at shoulder	100%
(2) Loss of arm between shoulder and elbow	100%
(3) Loss of arm at elbow	100%
(4) Loss of arm between elbow and wrist	100%
(5) Loss of hand at wrist	100%
(6) Loss of leg at hip	100%
(7) Loss of leg between knee and hip	100%
(8) Loss of leg below knee	100%
(9) Loss of eye - whole	100%
(10) Loss of eye - sight of	100%
(11) Complete and irrecoverable loss of sight in one eye except Perception of light	50%
(12) Loss of lens of eye	50%
(13) Loss of four fingers and thumb of one hand	50%
(14) Loss of four fingers	40%

(15)	Loss of thumb	- both phalanges	25%
		- one phalanx	10%
(16)	Loss of index finger	- three phalanges	10%
		- two phalanges	8%
		- one phalanx	4%
(17)	Loss of middle finger	- three phalanges	6%
		- two phalanges	4%
		- one phalanx	2%
(18)	Loss of ring finger	- three phalanges	5%
		- two phalanges	4%
		- one phalanx	2%
(19)	Loss of little finger	- three phalanges	4%
		- two phalanges	3%
		- one phalanx	2%
(20)	Loss of metacarpals	- first or second (additional)	3%
		- third, fourth or fifth (additional)	2%
(21)	Loss of toes	- all	15%
		- great both phalanges	5%
		- great one phalanx	2%
		- other than great, if more than one toe lost each	1%
(22)	Loss of hearing	- both ears	75%
		- one ear	15%
(23)	Total loss of speech		50%

Loss of use above shall mean permanent total loss of use or entire physical loss occasioned by physical separation. Loss of limb shall mean loss of use of a hand or foot at or above the wrist or ankle or of an arm or leg at or above the elbow or knee. Loss of eye shall include total and irrecoverable loss of all sight in any eye. Loss of hearing shall mean total and irrecoverable loss of the ability of hearing. Loss of speech shall mean total and irrecoverable loss of the ability to utter intelligible sounds.

In addition compensation is payable for any permanent partial disablement (other than loss of sense of taste or smell) not specified above, the proportion being assessed by the Company which is not inconsistent with the provisions as specified above after consulting its Medical Advisors without taking into consideration the Insured Member's occupation.

The total compensation payable under this Policy shall not exceed 100% of the Insured Member's Sum Insured.