

**MASTER POLICY (O285801102)
FOR SHIELDCARD HOLDINGS SDN BHD**

MASTER POLICY SCHEDULE
Shieldcard Holdings Sdn Bhd

1.	Master Policy Number	O285801102	
2.	Name of Master Policy Holder	Shieldcard Holdings Sdn Bhd	
3.	Period of Insurance	From 01 st September 2019 to 31 st August 2020	
4.	Address of Policy Holder	A-19-7, Block A, Jaya One, 72A, Jalan Universiti, 46200 Petaling Jaya, Selangor, Malaysia.	
5.	Producer	Perks Premier Sdn Bhd	
6.	Producer code	0561215-000	
7.	Issue at	Kuala Lumpur	
8.	Premium	Gross premium	As per Declaration
		Services Tax (6%)	Included
		Stamp duty	RM 10.00

SCHEDULE OF BENEFIT

	BENEFITS	Sum Insured (RM)
1)	Accidental Death & Permanent Disablement	RM 25,000
2)	Double Indemnity for Accidental Death on Public Holidays declared by the Government of Malaysia	RM 50,000
3)	Hospital Income due to an Accident	RM50 per day up to 30 days
4)	24/7 Worldwide coverage	Included

Issued by

AIG Malaysia

SECTION 1 - THE CONTRACT

This contract of insurance is issued to Shieldcard Holdings Sdn Bhd for the benefit of its eligible members, who are named in the Declarations to the Company and who are thereafter known as an "Insured Person". This Master Policy, the respective Declarations confirming cover and all related Endorsement(s) constitute the entire Contract.

SECTION 2 - COVERAGE

A) AMBIT OF COVER:

This Master Policy covers the risk of Injury occurring to the Insured Person during the Period of Cover, subject to the terms and conditions contained herein.

B) QUALIFICATION FOR COVER:

To be eligible for cover under this Master Policy, the Insured Person must fulfill the following eligibility criteria:

1. the Insured Person must be of Competent Age;
2. the Insured Person must be a registered Mesra cardholder who has successfully enrolled for the AXCESS Benefit Programme;
3. the Insured Person has opted in the Mesra PA Benefit Plan.

SECTION 3 - DEFINITIONS

The following words shall carry the meaning defined below:

Accident or Accidental

shall mean a sudden, fortuitous, violent, visible and specific event caused external to the body which occurs at an identifiable time and place during the Period of Cover.

Activities of Daily Living

shall mean:

- (a) dressing which means the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical or medical appliances;
- (b) feeding which means the ability to feed oneself food after it has been prepared and made available;
- (c) mobility which means the ability to move indoors from room to room on level surfaces;
- (d) toileting which means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate;
- (e) transferring which means the ability to move from a bed to an upright chair or wheelchair and vice versa; or
- (f) washing which means the ability to wash in the bath, or shower or wash by other means.

Benefit(s)

refers to the respective benefits offered under this Master Policy, more particularly described in the Schedule of Benefits.

Competent Age

refers to the age eligibility of the Insured Person to qualify for coverage under this Master Policy and range from the ages of 18 up to 75 years of age.

Day

means a completed period of 24 hours.

Date of Loss

is the date when the Accident or loss occurs.

Declaration(s)

refers to a list provided by the Master Policy Holder to Us every month which consist the details of Insured Person(s) who qualify for cover under this Master Policy for a specific Period of Cover.

Disability or Disabilities

shall mean all Injury including complications arising, sustained or related to the same Accident.

Doctor, Physician or Surgeon

shall mean a qualified and registered western medical practitioner licensed under any applicable laws of Malaysia and acting within the scope of his or her licensing and training who is not:

- (a) an Insured Person;
- (b) an Insured Person's business partner; or

- (c) an Insured Person's spouse, children, parent and their siblings, grandparents, parent-in-law, grandparent-in-law, grandchild, siblings, siblings-in-law, niece or nephew.

Effective Date

refers to the date as stated in the Notification received by the Insured Person.

Finger

means a digit of a Hand.

Foot

means the entire foot below the ankle.

Hand

means the entire hand below the wrist.

Hospital

means any institution lawfully operated for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery (including operating theatres) and having 24 hours daily nursing service by registered graduate nurses, under the supervision of Doctor(s) and is not a clinic, a nursing home, rest home, convalescence or rehabilitation home, a place used for custodial care, a place for the treatment of alcoholics or drug addicts, institution to treat mental or behavioral disorders, sanatorium, or home for the aged or similar establishment; even if located at the same place.

Hospitalisation/Hospitalised

shall mean admission to a Hospital as a registered In-patient for Medically Necessary treatments upon the recommendation of a Doctor, Physician or Surgeon. For the avoidance of doubt, the cost of Hospitalisation shall be evidenced by daily boarding charges imposed by a Hospital.

Injury or Injuries

means a bodily injury which is sustained by an Insured Person during the Period of Cover and is caused by an Accident solely and independently of any other causes including any Sickness, pre-existing physical or congenital condition (except Sickness directly resulting from medical or surgical treatment rendered necessary by such injury).

In-patient

means the Insured Person is confined in a Hospital for a continuous period as a registered patient for medically necessary treatments for at least one Day and such confinement is certified as necessary by the attending Doctor.

Insured Person

means the person(s) named in the monthly Declaration provided to Us by the Master Policy Holder and insured under this Master Policy during any one Period of Cover.

Limb

means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss of Fingers or Toes

shall mean the complete severance of the finger or toe through or above the metacarpophalangeal joint or metatarsophalangeal joint, respectively.

Loss of Hearing

wherever used in this Master Policy shall mean Permanent irrecoverable loss of hearing where:

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1000 Hertz

If c dB = Hearing loss at 2000 Hertz

If d dB = Hearing loss at 4000 Hertz

1/6 of (a+2b+2c+d) is 80dB

Loss of Limb

shall mean loss by physical severance of a hand at or above the wrist or of a foot at or above ankle.

Loss of Sight

shall mean the total, absolute and irrecoverable loss of sight as specified in the Table of Events in Section 7.

Loss of Speech

shall mean the Disability in articulating any 3 of the 4 sounds which contributes to speech (i.e. the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds) or total loss of the vocal cord or damage to the speech center in the brain resulting in the inability to speak.

Loss of Use

shall mean Permanent limitation in function in relation to limb or organ following an Injury.

Master Policy

shall mean the Master Policy O285801102 issued to the Policyholder as proof of insurance coverage under this policy.

Medically Necessary

shall mean a medical service which is:

- (a) consistent with the diagnosis and customary medical treatment for a covered Disability;
- (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits;
- (c) not for the convenience of the Insured Person or the Doctor, Physician or Surgeon, and unable to be rendered out of hospital (if admitted as an inpatient);
- (d) not of an experimental, investigational or research nature, preventive or screening nature;
- (e) for which the charges are fair and reasonable and customary for the Disability.

Notification

refers to an electronic mail (e-mail) that is delivered by the Master Policy Holder to the Insured Person to notify the Insured Person each time he or she qualifies for cover under this Master Policy and the Period of Cover that shall apply.

Paraplegia

means the entire paralysis of both legs and part or whole of the lower half of the body.

Period of Cover

shall mean the one (1) month period that the Insured Person qualifies and is given coverage as specified in the Notification.

Pre-Existing Condition

is any Injury, Sickness, or other conditions:

- a) which first manifested itself, worsened, became acute or presented signs or symptoms prior to the Effective Date of which would have caused any reasonable person to seek diagnosis, care or treatment; or
- b) for which Insured Person has sought or received treatment, medication, advice or diagnosis before the Effective Date; or
- c) which is a chronic condition or cancer diagnosed before the Effective Date.

Public Holiday

Public holiday means the day(s) that have been declared by the Government of Malaysia at National and/or State levels. National holidays are normally observed by most governmental and private organisations. State holidays are normally observed by certain states in Malaysia or when it is relevant to the State itself. When a claim is made in connection with a State holiday, the Insured Person must show that he/she is a resident of that particular State where the State holiday is declared at, on the Date of Loss.

Permanent or Permanently

shall mean the period of 12 consecutive calendar months from the Date of Loss and at the expiry of that period being beyond any hope of recovery or improvement whatsoever.

Master Policy Schedule

shall mean a document which is issued to the Master Policy Holder and this Master Policy Schedule shall act as the written proof of this insurance coverage.

Master Policy Holder

refers to Shieldcard Holdings Sdn Bhd (AXXESS).

Schedule of Benefits

shall mean the benefits together with the sum insured made available under this insurance coverage.

Sickness

means an illness, disease (including infectious disease) or other physical conditions characterised by a pathological deviation from the normal healthy state. For the avoidance of doubt, Sickness includes heatstroke, decompression sickness, hypothermia and mountain sickness.

Thumb

means the first digit of a Hand.

Toe

means a digit of the Foot.

Total Disablement

an Injury suffered by an Insured Person resulting in a disablement that consequentially leads to a total inability to perform, by oneself, at least three (3) or more Activities of Daily Living.

We, Us or Our

refers to AIG Malaysia Insurance Berhad (795492-W).

SECTION 4 - TERMINATION OF COVERAGE

The insurance coverage afforded under this Master Policy shall terminate automatically on the earliest of the following dates:

- a) immediately after an admission of 100% liability for a claim of Accidental Death and Disablement benefit (as described in Section 7);
- b) of an Insured Person's death, from any cause;
- c) the Insured Person ceases to satisfy any of the eligibility requirements set out in this Master Policy;
- d) the Insured person attains the maximum age as shown in this Master Policy;
- e) the Insured Person is convicted of a criminal act;
- f) on the date when the Insured Person ceases to receive cover whether by cancellation request or expiry of the Master Policy;
- g) termination of coverage for all policies in a certain market and We withdraw this Master Policy completely from the market in accordance with the Portfolio Withdrawal Condition as set-out in clause 23 of Section 6 below.

SECTION 5 – POLICY EXCLUSIONS

This insurance excludes any one of the following events or situations. The Insured Person shall, if so required, and as a condition precedent to any liability to Us, prove that the loss did not in any way arise under or through any of the excluded events or situations as set out herein:

1. fireman, racing drivers or riders, stuntman, bodyguard, ship crew, off-shore workers, divers, loggers and tunnellers while performing, engaging or taking part in the regular functions and actions required of their profession;
2. members of the armed forces, police and professional sportsmen when an Insured Person would or could earn income or remuneration from engaging in such sport;
3. any Pre-Existing Condition;
4. suicide or intentional self-inflicted injuries or any attempt thereof while sane or insane;
5. involvement in any criminal act or offence;
6. treatment of alcoholism, or drug abuse or any other complications arising therefrom or any drug-related accidents;
7. pregnancy, miscarriage or childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;
8. psychosis, mental or nervous disorders or sleep disturbance disorders;
9. cosmetic or plastic surgery or any elective surgery;
10. any form of dental care or surgery unless necessitated by Injury caused by an Accident to sound and natural teeth;
11. routine health checks, any investigation(s) not directly related to admission, diagnosis, Injury or any treatment;
12. investigation which is not medically necessary, or convalescence, custodial or rest care;
13. Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this policy, the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion, either the presence of any HIV or antibodies to such a virus);
14. any Injury sustained during air travel except as a fare-paying passenger in any properly licensed private and commercial aircraft having a current and valid air worthiness certificate issued by the appropriate authority of the country of its registry;
15. driving or riding in any kind of race involving motorised vehicles;
16. any serious physical injury or disability resulting directly or indirectly from, attributed to, or accelerated by the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials;
For the purposes of this exclusion, serious physical injury means physical injury that involves a substantial risk of death; and/or protracted and obvious physical disfigurement; and/or protracted loss of or impairment of the function of a bodily member or of an organ;
17. death or injury directly or indirectly occasioned by war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not) mutiny, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law, or state of siege, of any of the events or causes which determine the proclamation or maintenance of martial law, or state of siege, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority;
18. violation of law;
19. where any payment by us would violate a government prohibition or regulation.

SECTION 6 - GENERAL POLICY PROVISIONS

1. **DUTY OF DISCLOSURE:** The Insured Person must read the terms and conditions of the Master Policy and to take reasonable care to answer all the questions honestly (if applicable) to the best of the Insured Person's knowledge. The Insured Person must inform Us immediately if at any time any of the information on which this insurance is based is incorrect or changes. If the Insured Person does not, We may:
 - a) declare the Insured Person's coverage void from inception (which means treating it as invalid) and We may not return the premium or recover any unpaid premium;
 - b) cancel this coverage and return any premium less Our cancellation charge or recover any unpaid premium;
 - c) recover any shortfall in premium;
 - d) not pay any claim that has been or will be made under the Master Policy; or
 - e) be entitled to recover from the Insured Person the total amount of any claim already paid under the Master Policy or any claim We have to pay under any relevant legislation, plus any recovery costs.
2. **ENTIRE CONTRACT-CHANGES IN POLICY:** This Master Policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance.
3. **TIME OF NOTICE OF CLAIM:** Written notice of Injury of which claim may be based must be given to Us within thirty (30) days after the date of the Accident causing such Injury. In the event of Accidental death, immediate notice thereof must be given to Us.
4. **ALTERATIONS:** We reserve the right to amend the terms and provisions of this Master Policy and may at any time be amended and changed by written agreement between Us and the Master Policy Holder. Any amendment to this Master Policy shall be binding on all persons whether an Insured Person under this Master Policy prior to, during, or after the Effective Date of the amendment. No alteration in this Master Policy shall be valid unless approved by Our authorized representative and such approval be endorsed herein.
5. **VALIDATION:** An Insured Person will only be entitled to a single coverage under this Master Policy during any one Period of Cover
6. **CURRENCY OF PAYMENT:** All amounts payable either to or by Us shall be payable in the currency stated in the Schedule of Benefits.
7. **AGE LIMITS FOR PERSONS INSURED UNDER THIS POLICY:** The entry age of the Insured Person shall be the Competent Age.
8. **MIS-STATEMENT OF AGE:** All ages referred to in this Master Policy shall be the age of the Insured Person at his/her last birthday. If it is found that at the correct age the Insured Person is not insurable under this Master Policy pursuant to Our underwriting rules, the coverage under this Master Policy shall be void.
9. **EXPOSURE AND DISAPPEARANCE:** If following an Accident, the Insured Person is unavoidably exposed to the elements for a duration of time until saved, and as a result of such exposure the Insured Person suffers bodily Injury as described above, such Injury shall be perceived as if under the influence of the Accident. On the other hand, if the body of the Insured Person is not found within 1 year of the covered event of disappearance, sinking or wrecking of the common carrier in which the Insured Person was travelling on at the time of such disappearance, sinking or wrecking of the common carrier, it will be presumed that death has taken place.
10. **NOTICE OF CLAIM:** Written notice of claim must be given to Us within 30 days after the Date of Loss. This can be done by writing to Our claims department at the email or address indicated in the Claims Notification Form. The Insured Person hereunder shall produce for Our examination pertinent documents at such reasonable times and shall co-operate with Us in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim. Written notice of claim given by or on behalf of the named Insured Person to Our local office, or to any of Our authorized official providing information sufficient to identify the Insured Person shall be deemed notice to Us.
11. **PROOF OF LOSS:** Written proof of loss, including medical reports, original receipts, police report, and such other proof as required to support the nature of the claim, must be furnished to Us at Our said office within ninety (90) days after the Date of Loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.
12. **LIMITATION OF CLAIMS:** No claim benefits shall be payable under this Master Policy if presented to Us beyond a period of one (1) year from the Date of Loss.
13. **MEDICAL EXAMINATION:** We at Our own expense shall have the right to require additional proof and request medical examination of the Insured Person when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.
14. **RECEIPTS:** We shall not be committed by any notice or any trust charge, a lien, assignment or other dealings with the Master Policy and the receipt of the Policy Holder for any compensation payable herein shall in all cases be effectual discharge of Our liability.
15. **RIGHTS OF NOMINEE:** Nominees do not have any rights to make any changes to the Master Policy.
16. **RIGHTS OF OWNERSHIP:** The Insured Person shall have the rights to exercise every benefit covered in this Master Policy. Every transaction relating to the Master Policy shall however be between Us and the Master Policy Holder. We will not recognize any claim made by another party who is not insured by this Master Policy. The Policy Holder cannot assign the Benefits covered in this Master Policy for the Insured Person to another person or entity.
17. **LEGAL PROCEEDINGS:** No action at law or in equity shall be brought to recover on this Master Policy prior to the expiration of sixty (60) days after written proof of loss has been filed in accordance with the requirements of

this Master Policy, nor shall such action be brought at all unless brought within one (1) year from the expiration of the time within which the written proof of loss is required by the Master Policy.

18. **REINSTATEMENT:** If any premium is in default beyond the premium due date as agreed between the Master Policy Holder and Us, the Master Policy may be reinstated with the consent from Us within 90 days after the due date of the premium in default, subject to a written application for reinstatement; or production of evidence of insurability satisfactory to Us. If We agree to reinstate the Master Policy, the respective Master Policy shall be reinstated on the 1st day of the month following the receipt of the premium by Us. Benefits will not, however, be payable for any Injury which occurs during the interval the policy has lapsed.
19. **ARBITRATION CLAUSE:** All differences arising out of this policy shall be referred to the arbitration rules of the Asian International Arbitration Centre (AIAC) of which an arbitrator shall be appointed in writing by the parties in difference. In the event they are unable to agree on who is to be the arbitrator within one (1) month of being required in writing to do so, then both parties shall be entitled to appoint an arbitrator each who shall proceed to hear the differences together with an umpire to be appointed by both arbitrators. However, this is provided that any disclaimer of liability by Us or any claim hereunder must be referred to an arbitrator within twelve (12) calendar months from the date of such disclaimer.
20. **LIMITATION OF TIME OF BRINGING ARBITRATION:** If a claim is made under the Master Policy and is rejected by Us, the Insured Person or his/her legal personal representatives shall commence arbitration proceedings in accordance with Clause 19 of Section 6 hereof within 6 months of such rejection, failing which We shall be discharged from all liability whatsoever for that claim.
21. **CONFORMITY WITH LAW:** Any provision of this Master Policy which, on its Effective Date is in conflict with the laws of Malaysia is hereby amended to conform to the minimum requirement of such laws.
22. **CHANGE IN COUNTRY OF RESIDENCE:** Coverage of the Insured Person is subject to their residence in Malaysia. Coverage does not extend to any Insured Person residing outside of Malaysia unless prior extension of coverage has been accorded by Us. It is a condition precedent to liability under this Master Policy that in the event of change of country of residence, We must be informed in writing of any change in the Insured Person's country of residence. A change in the country of residence shall be deemed to mean the Insured Person is living or is intending to live in another country other than Malaysia in excess of twelve (12) consecutive calendar months. Failure to notify Us of this change will invalidate the insurance in respect of that Insured Person with effect from the date he/she leaves Malaysia permanently. We reserve the right to continue cover on the prevailing terms and conditions or to decline cover under this Master Policy upon receipt of such information.
23. **PORTFOLIO WITHDRAWAL CONDITION:** We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this insurance product. Cancellation of the portfolio as a whole shall be given by 30 days written notice to the Master Policy Holder.
24. **TO WHOM INDEMNITY IS PAYABLE:** Indemnity for all benefits will be paid to the Insured Person. In a scenario where the Insured Person passes away, any compensation owing to the Insured Person at the date of the Insured Person's death will be paid to the Insured Person's nominee(s) if any or to the Insured Person's estate. The process of claim including settlement will be handled directly between Us and the Insured Person whose sole discharge will constitute full and final discharge of the claim lodged.
25. **CANCELLATION:** The Policy Holder can cancel this Master Policy by giving Us thirty (30) days' notice in writing. We will continue to provide cover under this Master Policy for the remaining period for which premium has been received and this Master Policy shall terminate upon the expiry of such period. We can cancel this Master Policy by giving the Policy Holder thirty (30) days notice to the Master Policy Holder's last address as it appears in the Master Policy Schedule or any alternative address that is notified to Us in writing. We will continue to provide cover under this Master Policy for the remaining period for which the premium has been received and this Master Policy shall terminate upon the expiry of such period.
26. **ASSIGNMENT:** No assignment of interest under this Master Policy shall be binding upon to Us.
27. **SANCTION:** We shall not be deemed to provide cover and We shall not 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 Us, Our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
28. **CHANGE IN RISK:** The Insured Person shall give immediate notice in writing to Us of any material change in his or her occupation, business, duties or pursuits and pay any additional premium that may be required by Us.
29. **CONSENT TO USE OF PERSONAL DATA:** By submitting the application for coverage, the Insured Person consents to the collection of his/her personal information by Us (whether through the phone or otherwise obtained) and such information may be held, used and disclosed by Us to individuals, service providers and organizations associated with Us or any other selected third parties (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations) for the purpose of storing and processing this insurance and providing subsequent service(s) for this purpose, Our financial products and services, data matching, surveys, and to communicate with, the Insured Person for such purposes. The Insured Person reserves the right to obtain access, request correction or withdraw your consent to the use of any of your personal information held by Us.
30. **SERVICES TAX (ST):** The amount of premium payable for this Master policy includes an amount on account of the ST payable. ST refers to any service tax, value added tax, goods and services tax, consumption tax, or tax, duty, charge or imposition of a similar nature whatsoever by whatever name known, which may from time to time be imposed or charged (including any increases or decreases to the rate) by any competent tax authority

SECTION 7 – POLICY BENEFITS

1. Accidental Death & Permanent Disablements

If an Insured Person suffers an Injury during the Period of Cover that directly results in one of the covered events listed in the Table of Events below within 365 days from the date of the Accident, We will pay up to the amount specified in the Schedule of Benefit subject to the applicable percentage of payable sum insured as set out in the said Table of Events.

Table of Events		
This Master Policy covers the Insured Person in respect of the following events as per the percentage of the amount stated in the Schedule of Benefits, in accordance with the defined Injury, resulting in:		Maximum percentage of compensation payable per Insured Person as shown in the Schedule of Benefits
1.	Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent Paraplegia of all Limbs	100%
4.	Permanent Total Loss of Sight of both eyes	100%
5.	Permanent Total Loss of Sight of one eye	100%
6.	Permanent Total Loss of Use of two Limbs	100%
7.	Permanent Total Loss of Use of One Limb	100%
8.	Permanent Total Loss of Speech and Loss of Hearing	100%
9.	Permanent Total Loss of Hearing in	
	a) both ears	75%
	b) one ear	25%
10.	Permanent Total Loss of Speech	50%
11.	Permanent Total Loss of the lens of one eye	50%
12.	Permanent Total Loss of four Fingers and Thumb of	
	a) Right Hand	70%
	b) Left Hand	50%
13.	Permanent Total Loss of Use of one Thumb	
	a) Both right phalanges	30%
	b) One right phalanx	15%
	c) Both Left phalanges	20%
	d) One left phalanx	10%
14.	Permanent Total Loss of Use of four Fingers of	
	a) Right Hand	40%
	b) Left Hand	30%
15.	Permanent Total Loss of Use of Fingers	
	a) Three right phalanges	10%
	b) Two right phalanges	7.5%
	c) One right phalanx	5%
	d) Three left phalanges	7.5%
	e) Two left phalanges	5%
	f) One left phalanx	2%
16.	Permanent Total Loss of Use of Toes	
	a) All of one Foot	15%
	b) Great, both phalanges	5%
	c) Great, one phalanx	3%
	d) other than great toe, each toe (one phalanx or more)	1%
17.	Fractured leg and/or patella with established non-union	10%
18.	Shortening of leg by at least 5 cm	7.5%
19.	Permanent and incurable insanity	100%

Compensation limits:

- a) in the event of any disablement not otherwise provided for under the Table of Events, We reserve the right to adopt such percentage as in Our opinion the percentage of disablement without taking into account the occupation of the Insured Person and which is not inconsistent with the indemnities provided under the Table of Events;
- b) if the Insured Person is left-handed the percentage relating to the right arm or right hand shall apply to the left arm or left hand respectively and the percentages relating to the left arm or left hand apply to the right arm or right hand respectively;
- c) when more than one (1) disablement arises from one (1) Accident the percentage are added together but cannot exceed 100% of the sum insured for Accidental Death and Disablement benefit as stated in the Schedule of Benefits;
- d) compensation shall not be payable for more than one (1) of the Events in the Table of Events in respect of the same Injury. The admission of any one (1) event (i.e. Event 1 to 19 in the Table of Events) will exhaust that particular benefit coverage for a particular Insured Person. The coverage will continue as if that coverage benefit had been cancelled for that Insured Person;

- e) total compensation payable for each Insured Person under this Master Policy is limited to 100% of the sum insured for Accidental Death and Disablement benefit as stated in the Schedule of Benefits. Should this 100% limit be reached before the expiry of this Master Policy for one Insured Person, the cover under this Master Policy shall lapse for that same Insured Person whereby he or she will no longer be entitled for cover under this Master Policy for the remaining Period of Cover.

2. Double Indemnity for Accidental Death on Public Holidays declared by the Government of Malaysia

If an Insured Person suffers an Injury during the Period of Cover which falls on a Public Holiday that directly results in death within 365 days from the date of the Accident, We will pay the amount as stated in the Schedule of Benefits.

Where applicable, a claim will only be payable under this Benefit 2 and not under Benefit 1 - Accidental Death & Disablement above or both.

3. Hospital Income – due to Accident

If an Insured Person suffers an Injury and is Hospitalised as an In-patient, We will pay the amount as stated in the Schedule of Benefits for each Day of Hospitalisation up to a maximum of thirty (30) days or until Insured Person is discharged from the Hospital, whichever occurs first.

Every successive Hospitalisation as an In-patient caused by or attributable to the same Accident or Injury is considered to be part of the same period of Hospitalisation, unless the discharge date for the prior Hospitalisation is separated from the admission date for the next Hospitalisation by at least forty-five (45) days.