

**GROUP PERSONAL ACCIDENT
MASTER POLICY (PA 20002723)
FOR SHIELDCARD HOLDINGS SDN BHD**

**(CERTIFICATE HOLDER OF
GIANT HYPERMARKET & TENG MINIMARKET CENTRE)**

SCHEDULE OF BENEFIT

	BENEFITS	Sum Insured (RM)
1)	Accidental Death & Permanent Disablement	RM 28,000
2)	Additional payout for Accidental Death on Public Holidays declared by the Government of Malaysia	RM 10,000
3)	Hospital Income due to an Accident	RM50 per day up to 30 days

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 confirmed for cover in the Certificate of Insurance issued, and who are thereafter known as the "Certificate Holder". This Policy, the Application in respect of it, the respective Declarations and Certificates of Insurance confirming cover and all related Endorsement(s) constitute the entire Contract.

SECTION 2 - COVERAGE

A) AMBIT OF COVER:

This policy covers the risk of **accidental injury**, death or **permanent** disablements occurring to the **Certificate Holder** resulting directly and independently of all other causes, from bodily **injury** or **injuries** caused by an **accident**, better described here below and subject to the terms and conditions of the policy.

B) QUALIFICATION FOR COVER:

The Certificate Holder is an eligible customer of Giant Hypermarket and Teng Minimarket Centre (TMC) and a member of **Shieldcard Holdings Sdn Bhd**, who are active and have a minimum combined spend of RM200 per month and who has been declared for cover by the Policyholder to **us**, and is of competent age.

C) INSURED EVENT:

This insurance only covers **injuries** arising out of an **accident** that occurs during the **period of insurance** which, directly and independently of all other causes, result in either death or permanent disablements or **hospital confinement** (as described in Section 7 hereunder). In the case of overlapping **benefits**, indemnity calculated from the highest **benefit** will be that which is payable.

SECTION 3 - DEFINITIONS

The following words shall carry the meaning defined below:

Accident or Accidental

Shall mean a sudden, unintentional, unexpected, unusual, external and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of Injury.

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 policy, more particularly described in the **schedule of benefits**.

Competent Age

refers to the age eligibility of the **Certificate Holder** to qualify for coverage under this policy and range from 18 to the age of 75 years.

Certificate Holder

shall mean the person effecting the Certificate of Insurance who is the Policyholder's member and is of Competent Age.

Date of Loss

is the date when the **accident** or loss occurs.

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 and acting within the scope of his or her licensing and training who is not:

- a) a **Certificate Holder**;
- b) **Certificate Holder's** business partner; or
- c) **Certificate Holder's spouse**, children, parent and their siblings, parent-in-law, grandparent-in-law, grandchild, siblings, siblings-in-law, niece or nephew.

Effective Date

Shall mean the date from which the insurance coverage under this policy starts as shown in the Certificate of Insurance.

Hospital

shall mean an establishment duly constituted, registered and operating as a **hospital** for the care and treatment of sick and injured persons as paying bed patients and which:

- a) has facilities for diagnosis and major **surgery**;
- b) provides 24-hours a day nursing services by registered and graduate nurses;
- c) is under the supervision of a **doctor**; and
- d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged or similar establishments.

Hospitalization/Hospitalized

shall mean admission to a Hospital as a registered in-patient for Medically Necessary treatments for a minimum period of six (6) hours upon the recommendation of a Doctor, Physician or Surgeon. For the avoidance of doubt, Hospitalization shall be evidenced by daily boarding charges imposed by a Hospital

Injury or Injuries

shall mean bodily injury caused solely and directly by an **accident** and does not result from an illness.

Loss of Fingers or Toes

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

Loss of Hearing

wherever used in this 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 compensation table in Section 8.

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 PA 20002723 issued to the Policyholder as proof of insurance coverage under this policy.

Medically Necessary

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.

Period of Insurance

Shall refer to the period stated in the Certificate of Insurance for which the **Certificate Holder** is covered under the terms and conditions of this policy and during which the Company is liable to pay for benefits which arise therefrom.

Pre-Existing Condition

shall mean disabilities that the **Certificate Holder** has reasonable knowledge of before the Effective Date. The **Certificate Holder** may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- (a) the **Certificate Holder** had received or is receiving treatment;
- (b) medical advice, diagnosis, care or treatment has been recommended;
- (c) clear and distinct symptoms are or were evident; or

(d) its existence would have been apparent to a reasonable person in the circumstances.

Public Holiday

Public holidays means the day that had been declared by 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.

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.

Policy Schedule

shall mean a document which is issued to the **Policyholder** and this schedule acts as written proof of insurance coverage.

Policyholder

refers to Shieldcard Holdings Sdn Bhd.

Schedule of Benefits

shall mean the **benefits** made available under this insurance coverage.

Total Disablement

shall mean physical disablement as a result of an **injury** and commences within 365 days from the **date of loss** of **Certificate Holder** is totally, continuously and **permanently** disabled and is prevented from performing 3 or more **activities of daily living** as herein defined which would normally be carried out by him/her in his/her daily life had such disablement not occur.

We, us or our

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

SECTION 4 - TERMINATION OF COVERAGE

The insurance coverage afforded under this 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 permanent disablement;
- b) the **Certificate Holder** is not within the Competent Age to qualify for cover;
- c) on the date when the **Certificate Holder** ceases receiving cover whether by cancellation request, death or expiry of the Certificate of Insurance;
- d) on the date the **Certificate Holder** ceases to be a member of the Policyholder;
- e) termination of coverage for all policies in a certain market and **we** withdraw this policy completely from the market in accordance with the Portfolio Withdrawal Condition.

SECTION 5 – POLICY EXCLUSIONS

This insurance excludes any one of the following events or situations. The **Certificate Holder** 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 excepted circumstance or cause as set out herein:

1. service as members of the armed forces, police, fireman, racing drivers or riders, stuntman, bodyguard, ship crew, off-shore workers, divers, loggers and tunnellers and professional sportsmen while performing, engaging or taking part in the regular functions and actions required of their profession;
2. engaging, practicing or participating in sports in a professional capacity or when a **Certificate Holder** would or could earn income or remuneration a **Certificate Holder** 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 motorized 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. **we** will not pay under any section of this policy where such payment would violate a government prohibition or regulation.

SECTION 6 - GENERAL POLICY PROVISIONS

1. **DUTY OF DISCLOSURE:** The **Policyholder** must read the terms and conditions of the policy and to take reasonable care to answer all the questions honestly (if applicable) to the best of the **Policyholder's** knowledge. The **Policyholder** must inform **us** immediately if at any time any of the information on which this insurance is based is incorrect or changes.
If the **Policyholder** does not, **we** may:
 - a) declare the **Policyholder's** policy void from inception (which means treating it as invalid) and **we** may not return the premium or recover any unpaid premium;
 - b) cancel this policy 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 policy; or
 - e) be entitled to recover from the **Certificate Holder** the total amount of any claim already paid under the policy or any claim **we** have to pay under any relevant legislation, plus any recovery costs.
2. **ENTIRE CONTRACT-CHANGES IN POLICY:** This 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 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 policy and may at any time be amended and changed by written agreement between **us** and the **Policyholder**. Any amendment to this policy shall be binding on all persons whether Certificate Holder under this policy prior to, during, or after the **effective date** of the amendment. No alteration in this policy shall be valid unless approved by an authorized representative of **us** and such approval be endorsed herein.
5. **VALIDATION:** **We** will only issue 1 policy to each **Certificate Holder** during the **period of insurance** under this policy.
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 **Certificate Holder** shall be between the ages of 18 to 75 years.
8. **MIS-STATEMENT OF AGE AND SEX:** All ages referred to in this policy shall be the age of the **CertificateHolder** at his/her last birthday. Where the age or sex of the **Certificate Holder** has been mis-stated and it is found that at the correct age the **Certificate Holder** is not insurable under this policy pursuant to **our** underwriting rules, the policy shall be void.
9. **EXPOSURE AND DISAPPEARANCE:** If following an **accident**, the **Certificate Holder** is unavoidably exposed to the elements for a duration of time until saved, and as a result of such exposure 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 **Certificate Holder** is not found within 1 year of the covered event of disappearance, sinking or wrecking of the common carrier in which the **Certificate Holder** was riding in at the time of such disappearance, sinking or wrecking, 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 The Claims Department at the email or address indicated in the Claims Notification Form. The **Certificate Holder** 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 **Certificate Holder** to **our** local office, or to any of **our** authorized official providing information sufficient to identify the **Certificate Holder** shall be deemed notice to **us**. For convenience a notification format is attached at end of the policy in the absence of legal capacity, later than 1 year from the time proof is otherwise required.
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 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 1 year from the time proof is otherwise required.

12. **LIMITATION OF CLAIMS:** No claim benefits shall be payable under this policy if presented to **us** beyond a period of 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 **Certificate Holder** 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 policy and the receipt of the **Policyholder** 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 policy.
16. **RIGHTS OF OWNERSHIP:** The **Certificate Holder** shall have the rights to exercise every benefit covered in this policy. Every transaction relating to the policy shall however be between **us** and the **Policyholder**. **We** will not recognize any claim made by another party who is not insured by this policy. The **Policyholder** cannot assign the **benefits** covered in this policy for the **Certificate Holder** to another person or entity.
17. **LEGAL PROCEEDINGS:** No action at law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within 1 year from the expiration of the time within which the written proof of loss is required by the policy.
18. **ARBITRATION CLAUSE:** All differences arising out of this policy shall be referred to the arbitration rules of the Kuala Lumpur Regional Centre for Arbitration 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 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 12 calendar months from the date of such disclaimer.
19. **LIMITATION OF TIME OF BRINGING ARBITRATION:** If a claim is made under the policy and is rejected by **us**, the **Certificate Holder** or his/her legal personal representatives shall commence arbitration proceedings in accordance with Clause 19 - Section 7 hereof within 6 months of such rejection, failing which **we** shall be discharged from all liability whatsoever for that claim.
20. **CONFORMITY WITH LAW:** Any provision of this policy which, on its **effective date** is in conflict with the law of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such laws.
21. **CHANGE IN COUNTRY OF RESIDENCE:** Coverage of the **Certificate Holder** is subject to their residence in Malaysia. Coverage does not extend to any **Certificate Holder** residing outside of Malaysia unless prior extension of coverage has been accorded by **us**. It is a condition precedent to liability under this policy that in the event of change of country of residence, **we** must be informed in writing of any change in the **Certificate Holder's** country of residence. A change in the country of residence shall be deemed to mean the **Certificate Holder** is living or is intending to live in another country other than Malaysia in excess of 12 consecutive calendar months. Failure to notify **us** of this change will invalidate the insurance in respect of that **Certificate Holder** 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 policy upon receipt of such information.
22. **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 **Certificate Holder** and **we** will run off all policies to expiry of the period of cover within the portfolio.
23. **TO WHOM INDEMNITY IS PAYABLE:** Indemnity for all benefits will be paid to the Policyholder. The process of claim including settlement will be handled directly between **us** and the **Policy holder** whose sole discharge will constitute full and final discharge of the claim lodged.
24. **CANCELLATION:** The **Certificate Holder** cannot cancel this policy. **We** can cancel this policy by giving the **Certificate Holder** 30 days notice to the **Certificate Holder's** last addresses as it appears in the policy or any alternative address that is notified to **us** in writing. **We** will continue to provide cover under this policy for the remaining period for which the premium has been received and this policy shall terminate upon the expiry of such period.
25. **ASSIGNMENT:** No assignment of interest under this policy shall be binding upon to **us**.
26. **RENEWAL:** This certificate of insurance is non-renewable.
27. **SANCTION:** **We** shall not be deemed to provide cover and the **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 **Policyholder** 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 **Policyholder** /**Certificate Holder** 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 **Policyholder/Certificate Holder** for such purposes. The **Policyholder/Certificate Holder** reserves the right to obtain access, request correction or withdraw your consent to the use of any of your personal information held by **us**.

SECTION 7 – POLICY BENEFITS

1. Accidental Death & Permanent Disablements

When, as the result of a covered **disability** occurring during the Period of Insurance, an Insured Person dies or suffers from the conditions set out in the Compensation Table provided below, within three hundred and sixty five (365) days from the Date of Loss/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 Compensation Table. Payment of this benefit in respect of the **Certificate Holder** shall forthwith terminate the coverage in respect of the said **Certificate Holder** under this policy.

COMPENSATION TABLE		Compensation (Based on the percentage of Basic Cover)
This policy covers the Certificate Holder in respect of the following events as per the percentage of the Basic Cover or an amount as stated in the Schedule of Benefits, in accordance with the defined Injury, resulting in:		
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent and Incurable Paralysis 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 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 Permanent Disablements not otherwise provided for under the Compensation Table, **we** reserve the right to adopt such percentage as in **our** opinion the percentage of disablement without taking into account the occupation of the **Certificate Holder** and which is not inconsistent with the indemnities provided under the Compensation Table.
- b) if the **Certificate Holder** 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 1 infirmity arises from 1 **accident** the percentages are added together but cannot exceed 100% of the Permanent Disablement indemnity stated in the **schedule of benefits**.
- d) compensation shall not be payable for more than 1 of the Events 1 to 19 in the Compensation Table in respect of the same **injury**. The admission of any 1 **benefit** (i.e. Event 1 to 19 in the Compensation Table)

will exhaust that particular **benefit** coverage for a particular **Certificate Holder**. The policy will continue as if that coverage **benefit** had been cancelled for that **Certificate Holder**.

- e) total compensation payable for each **Certificate Holder** in 1 policy year is limited to 100% of the basic sum insured. Should this 100% limit be reached before the expiry of the **period of insurance**, the cover under that policy lapses at the moment the last event giving rise to the 100% **benefit** or that difference making up the balance of the 100% **benefit** occurs.

2. Additional payout for Accidental Death on public holidays declared by the government of Malaysia

We will pay an additional payout for Accidental Death **benefit** as stated in the **schedule of benefits** occurring within 12 calendar months from **date of loss** provided such covered **disability** occurs on the Public Holiday as declared by the **Government of Malaysia** during the period of Insurance.

3. Hospital Income – due to accident

In the event of an **accidental injury** resulting in a **hospitalization** that is **medically necessary** and recommended by a **doctor**, **we** shall pay an amount equal to the Hospital Income Benefit as stated in the **schedule of benefits** for each day during which the **Certificate Holder** is confined in a **hospital** due to an **accident** up to a maximum of 30 days.

Every successive **hospitalization** as an in-patient caused by or attributable to the same **accident** or **injury** is considered to be part of the same period of **hospitalization**, unless the discharge date for the prior **hospitalization** is separated from the admission date for the next **hospitalization** by at least 45 days.