

UNIVERSITI TUNKU ABDUL RAHMAN

GROUP PERSONAL ACCIDENT POLICY

Policy No : PAG-P0231558-BR
Account No : BWN00362

HEAD OFFICE 8th Floor, Menara Multi-Purpose, Capital Square, 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur. Postal Address: P.O. Box 10122, 50704 Kuala Lumpur. P +603 2034 9888, F +603 2694 5758, +603 2694 5759 mpigenerali.com

WEST MALAYSIA BRANCH OFFICES

ALOR SETAR	2nd Floor Unit 5A, No. 55, Bangunan Emum 55, Jalan Gangsa, Kawasan Perusahaan Mergong 2, 05150 Alor Setar, Kedah. P+604 735 7007 F +604 735 7000
BATU PAHAT	16-A PTD 55005 Jalan Ceria, Pusat Perniagaan Ceria, Jalan Kluang, 83000 Batu Pahat, Johor. P +607 439 5717 F +607 439 5727
IPOH	63 & 65, Jalan Chung Thye Phin, 30250 Ipoh, P.O. Box 107, 30710 Ipoh, Perak. P +605 241 0396, +605 241 0988 F +605 241 6307
JOHOR BAHRU	Unit 1903 & 1904, Level 19, City Plaza, Jalan Tebrau, 80300 Johor Bahru, Johor. P +607 268 7600, F +607 268 7666, +607 268 7668
KANGAR	2nd Floor, No. 366 Taman Mutiara, Jalan Kangar – Alor Setar, 01000 Kangar, Perlis. P +604 979 3188, +604 979 3288 F +604 979 3588
KLANG	No. 11B, 2nd Floor, Jalan Kepayang, Off Jalan Meru, 41050 Klang, Selangor. P +603 3343 6898 F +603 3348 8828
KOTA BHARU	Lot 385, T/Blk 13, Jalan Jambatan Sultan Yahya Petra, Kg. Sireh, 15050 Kota Bharu, Kelantan. P+609 748 7697, +609 748 7779 F +609 748 1597
KUANTAN	No. 3 & 5, Tingkat 2, Transit Point, Jalan Dato' Lim Hoe Lek, 25000 Kuantan, Pahang. P +609 513 5288 F +609 513 3993
MELAKA	No. 308, Jalan Melaka Raya 1, Taman Melaka Raya, 75000 Melaka. P +606 288 3818 F +606 283 2818
PENANG	No. 41-01-01, 1st Floor, Wisma Prudential, Jalan Cantonment, 10250 Penang. P +604 228 9388 F +604 228 9088
PETALING JAYA	No. 12, 1st & 2nd Floor, Jalan SS 3/5, 47300 Petaling Jaya, Selangor. P +603 7875 2328 F +603 7875 2321
SEREMBAN	No. 69-1, 1st Floor, Jalan Era Square 2, Era Square, 70200 Seremban, Negeri Sembilan. P +606 761 8818, +606 761 7818 F +606 763 0818

EAST MALAYSIA BRANCH OFFICES

KOTA KINABALU	Block B, Lot 1, 1st Floor, Jalan Lintas Highway, Lintas Jaya New Uptownship, 89500 Penampang, Sabah. P+6088 719 720, +6088 726 022, +6088 727 209, F +6088 711 821
KUCHING	Lot 584-586, 1st Floor, Jalan Tun Ahmad Zaidi Aduce, 93150 Kuching Sarawak. P +6082 248 833, +6082 248 933 F +6082 428 633
SANDAKAN	Lot 9, Block B, Utama Place, Mile 6, North Road, 90000 Sandakan, Sabah. P +6089 212 233 F +6089 222 173
SIBU	No. 38, 1st Floor, Jalan Keranji, 96000 Sibu, Sarawak. P +6084 316 633 F +6084 318 933

For more information, log on to mpigenerali.com or call +603 2034 9888

A PERSONAL NOTE FROM THE CHIEF EXECUTIVE OFFICER

Thank you for choosing MPI Generali Insurans Berhad as your preferred Insurer.

We are continuously seeking to upgrade our services and products. Therefore, to enable us to better understand your needs and expectations and to serve you better, we welcome you to provide us with your valuable feedback for improvement on any areas ranging from your product needs to your service expectations.

Kindly direct your suggestions / complaints directly to our Chief Executive Officer at our Head Office, 8th Floor, Menara Multi-Purpose, Capital Square, No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur.

In instances when complaints remain unresolved and if such complaints involve financial services or products less than RM250,000 or involve motor third party property damage insurance claims less than RM10,000, you may refer the matter to:

Ombudsman for Financial Services (OFS)

(Formerly known as Financial Mediation Bureau)

Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
Tel: +603 2272 2811
Fax: +603 2272 1577
Email: enquiry@ofs.org.my
Website: www.ofs.org.my

Notwithstanding the above, for enquiry or complaint if the complaint is not resolved, you may also refer the matter to:

BNMTELELINK

Laman Informasi Nasihat dan Khidmat (LINK)
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel: 1-300-88-5465 (1-300-88-LINK)
(Overseas: +603 2174 1717)
Fax: +603 2174 1515
Email: bnmtelelink@bnm.gov.my
Website: www.bnm.gov.my

Chief Executive Officer

NOTA PERIBADI DARIPADA KETUA PEGAWAI EKSEKUTIF

Terima Kasih kerana memilih MPI Generali Insurans Berhad sebagai Syarikat Insurans pilihan anda.

Kami sentiasa berusaha untuk mempertingkatkan perkhidmatan dan produk kami. Dengan ini, supaya kami memahami dengan lebih mendalam keperluan dan jangkaan anda dan untuk memberi perkhidmatan yang lebih baik, kami mengalu-alukan maklum balas anda yang berharga supaya kami dapat mempertingkatkan lagi mutu perkhidmatan bagi memenuhi keperluan dan jangkaan anda.

Sila kemukakan cadangan / aduan anda terus kepada Ketua Pegawai Eksekutif di Ibu Pejabat kami di Tingkat 8, Menara Multi-Purpose, Capital Square 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur.

Sekiranya aduan anda masih tidak diselesaikan, dan sekiranya aduan tersebut melibatkan perkhidmatan kewangan atau produk yang tidak melebihi RM250,000 atau mengenai tuntutan insurans bagi kerosakan harta benda pihak ketiga bagi motor yang tidak melebihi RM10,000, anda boleh ketengahkan aduan tersebut kepada:

Ombudsman Perkhidmatan Kewangan

(Dahulu dikenali sebagai Biro Pengantaraan Kewangan)

Tingkat 14, Blok Utama, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
Tel: +603 2272 2811
Fax: +603 2272 1577
Emel: enquiry@ofs.org.my
Laman Sesawang: www.ofs.org.my

Walauapapun yang tertera di atas, untuk pertanyaan atau aduan jika aduan itu tidak diselesaikan, anda juga boleh merujuk perkara itu kepada:

BNMTELELINK

Laman Informasi Nasihat dan Khidmat (LINK)
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel: 1-300-88-5465 (1-300-88-LINK)
(Luar Negara: +603 2174 1717)
Fax: +603 2174 1515
Emel: bnmtelelink@bnm.gov.my
Laman Sesawang: www.bnm.gov.my

Ketua Pegawai Eksekutif



MPI Generali Insurans Berhad (14730-X)

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SST Reg. No.: W10-1808-31036698

INVOICE
INVOIS

ORIGINAL

Insured's Name / Address Pihak Diinsuranskan / Alamat Surat Menyurat	UNIVERSITI TUNKU ABDUL RAHMAN	Invoice No. No Invois	: 20A100014691	
		Date Issued Tarikh Dikeluarkan	: 25/02/2020	
Type Of Policy Jenis Polisi	: Group Personal Accident			
Account No. No Akaun	: BWN00362			
Policy No. No Polisi	: PAG-P0231558-BR			
Trans No. No. Trans	: 00012			
Period of Cover Tempoh Perlindungan	: 01/01/2020 - 31/12/2020			
Description	Amount(RM)	Total Excl. Serv Tax(RM)	Serv Tax(RM)	Total Incl. Serv Tax(RM)
Service Tax @ 6.00%				
Premium				
Total				
Stamp Duty				
Total Payable				

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PAG/01/2020/TI

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RENEWAL SCHEDULE
JADUAL PEMBAHARUAN

ORIGINAL

Insured's Name / Address Pihak Diinsuranskan / Alamat Surat Menyurat UNIVERSITI TUNKU ABDUL RAHMAN		Class Of Insurance Kelas Insurans	GROUP PERSONAL ACCIDENT							
		Policy No. No. Polisi	PAG-P0231558-BR							
		Trans No. No. Trans	00012							
		Replacing Policy No. Menggantikan Polisi No.	P0222083							
		Cross References No Rujukan	PAG-P0222083-BR							
		Account Code Kod Akaun	BWN00362							
Period of Insurance Tempoh Insurans	From Dari	01/01/2020	To Hingga	31/12/2020 Expiring At Midnight						
Premium Premium	:	RM	Annual Premium Premium Tahunan	: RM						
Government Tax Cukai Kerajaan	:	RM								
Stamp Duty Duti Setem	:	RM								
Total Amount Due Jumlah Amaun Perlu Dibayar	:	RM								
<p>RISK : 0001 Group Personal Accident OCCUPATION : Education and University</p> <table border="0"> <thead> <tr> <th>COMPENSATION</th> <th>TOTAL SUM INSURED</th> </tr> </thead> <tbody> <tr> <td>01 Sum Insured (Items 1, 2 & 3)</td> <td>RM 45,000</td> </tr> <tr> <td>02 Medical Expenses (Item 5(a))</td> <td>RM 3,000</td> </tr> </tbody> </table> <p>Event :- Bodily injury caused solely by violent accidental external and visible means which injury shall independently of any other cause be the sole cause of the Results and shall exclude bodily injury caused by sickness, disease or medical disorder and/or disease introduced by the vector.</p> <p>THIS POLICY IS SUBJECT TO THE FOLLOWING WARRANTIES, ENDORSEMENTS AND CLAUSES:</p> <p>PWE PREMIUM WARRANTY C001 DISAPPEARANCE CLAUSE</p>					COMPENSATION	TOTAL SUM INSURED	01 Sum Insured (Items 1, 2 & 3)	RM 45,000	02 Medical Expenses (Item 5(a))	RM 3,000
COMPENSATION	TOTAL SUM INSURED									
01 Sum Insured (Items 1, 2 & 3)	RM 45,000									
02 Medical Expenses (Item 5(a))	RM 3,000									

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RENEWAL SCHEDULE
JADUAL PEMBAHARUAN

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Policy No. No. Polisi	: PAG-P0231558-BR
Trans No. No. Trans	: 00012
Insured Name	: UNIVERSITI TUNKU ABDUL RAHMAN

C002	EXPOSURE CLAUSE
C003	PAYMENT OF BENEFITS CLAUSE
C008	AMATEUR SPORTS CLAUSE Exception 1(a) is amended to read as "The Insured engaging in Winter Sports, underwater activities involving the use of underwater breathing apparatus, Mountaineering, racing of any kind (other than on foot) and in any sporting activities in a professional capacity."
C013	HARMFUL INSECTS & SNAKES BITES CLAUSE It is hereby declared and agreed that this Policy is extended to cover the benefits Insured herein in respect of bodily injury sustained due to harmful insect bites and/or snake bites. Provided however such extension shall exclude mosquito bites, bug bites and/or diseases introduced by any vector.
C014	AUTOMATIC ADDITION AND DELETION CLAUSE The Insurance provided by this Policy is automatically extended to new employee(s) from the date of commencement of employment. Provided however that the Insured shall inform the Company of such addition(s) within thirty (30) days from the date of employment and pay the appropriate additional premium. The benefits of such person shall follow the benefits of the category of employee he/she is in and shall not exceed the highest benefits of the insured person already granted under this Policy. Employees are automatically deleted from this Policy with effect from the date they leave the service of the Insured. Subject otherwise to the terms and conditions of the Policy.
C015	UNPROVOKED MURDER, ASSAULT OR ANY ATTEMPT THREAT CLAUSE It is hereby declared and agreed that this Policy is extended to cover the risk of Murder, Assault or any attempt threat but in no event shall this extension be operative if it is provoked by the Insured.

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Trans No. No. Trans	: 00012
Insured Name	: UNIVERSITI TUNKU ABDUL RAHMAN

C018	FUNERAL EXPENSES EXTENSION CLAUSE It is hereby understood and agreed that in the event of accidental death to the Insured Person(s), funeral expenses up to the sum stated in the Schedule will be payable to the Insured Person's next of kin or legal personal representative upon a valid claim under the Policy. Payment would be made upon receipt of Police Report and Death Certificate of the Insured Person.
C023	PREMIUM ADJUSTMENT CLAUSE The premium of this Policy is provisional and the Insured undertakes to supply the necessary information to the Company at the end of the Period of Insurance to enable the premium to be adjusted and the Insured undertakes to pay the additional premium to the Company and the Company will refund any return premium to the Insured that may result from such adjustment.
C026	LOSS NOTIFICATION CLAUSE It is hereby declared and agreed that this insurance will not be prejudiced by any inadvertant delays, errors or omission in notifying the Company of any circumstances or event giving rise or likely to give rise to a claim under this Policy, provided that notice be given to the Company immediately upon such occurrence coming to the knowledge of the Insured but not later than 60 days from the date of the occurrence.
C029	KIDNAPPING CLAUSE It is hereby declared and agreed that this Policy is extended to include death or bodily injury arising from kidnapping. Subject otherwise to the terms, conditions and exceptions of this Policy.
E002	STRIKE RIOT & CIVIL COMMOTION ENDORSEMENT It is hereby declared and agreed that this Policy extends to cover

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death or disablement as within defined directly or indirectly caused by strike, riot and civil commotion.
Provided the Insured Person(s) is not actively participating in such strike, riot and civil commotion otherwise this extension becomes void

E003 MOTOR CYCLING EXTENSION ENDORSEMENT
It is hereby declared and agreed that Exception 1(c) appearing in the Policy is deemed to be deleted.

E004 HIJACKING ENDORSEMENT
Subject otherwise to the terms, conditions and exceptions of the Policy, it is hereby declared and agreed that the policy is hereby extended to cover bodily injury arising from hijacking of any land/sea/air conveyance in which the Insured and/or Insured Person(s) is travelling as a fare-paying passenger.

E005 ACCIDENTAL GAS INHALATION, SUFFOCATION, DROWNING & FOOD POISONING ENDT
It is hereby declared and agreed that the insurance by this Policy is extended to cover the Insured or Insured Person(s) against Death or Permanent Disablement as herein defined arising out of or resulting from Accidental Gas Inhalation, Suffocation, Drowning, Food Poisoning and other similar misfortune with or without any sign of external or violent visible injury.

E010 DRINK AND FOOD POISONING ENDORSEMENT
It is hereby declared and agreed that the insurance by this Policy is extended to cover the Insured or Insured Person(s) against Death or Permanent Disablement as herein defined arising out of or resulting from Drink and Food Poisoning.

Territorial Limit : Worldwide

C013 - Harmful Insects & Snakes Bites Clause

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No. Trans

Insured Name : UNIVERSITI TUNKU ABDUL RAHMAN

It is hereby declared and agreed that this Policy is extended to cover the benefits Insured herein in respect of bodily injury sustained due to harmful insect bites and/or snake bites.

Provided however such extension shall include mosquito bites, bug bites and/or diseases introduced by any vector.

Accidental Seepage, Pollution and Contamination Exclusion Clause

This Agreement does not cover any liability in respect of:
1. Loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided always that this paragraph shall not apply to loss of or physical damage to or destruction of tangible property, or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is a consequence of an otherwise under this agreement indemnifiable sudden, unintended and unexpected happening.

2. The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances unless the seepage, pollution or contamination is a consequence of an otherwise under this agreement indemnifiable sudden, unintended or unexpected happening.

3. Fines, penalties, punitive or exemplary damages. Furthermore it is agreed that the Insurer is only liable for such claims which have been reported to the Insured within twelve months from the occurrence of the otherwise indemnifiable happening.

Table of Compensation

PAG/01/2020/REN



MPI Generali Insurans Berhad (14730-X)
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Capital Square, 8, Jalan Munshi Abdullah,
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RENEWAL SCHEDULE
JADUAL PEMBAHARUAN

ORIGINAL

Policy No. : PAG-P0231558-BR
No. Polisi
Trans No. : 00012
No. Trans

Insured Name : UNIVERSITI TUNKU ABDUL RAHMAN

Item	Result	Compensation
		RM
		(Per Person)
1)	Death	45,000.00
2)	Permanent Total Disablement Loss of One Hand or Both Hands and one foot or both feet, and/or Loss of sight of one or both eyes.	45,000.00
3)	Permanent Total Disablement by accident due to causes other than Loss of Limb or sight.	45,000.00
4)	Actual expenses reasonably and necessarily incurred for medical treatment by registered practitioner and funeral expenses.	3,000.00
5)	Funeral Expenses	3,000.00
6)	In respect of traditional medical treatment, the compensation is limited to RM500.00	500.00

MEMO 1

Insured Person' for the purpose of this Insurance is defined
as a Student who is registered with the Universiti to pursue
course of studies, which include all the industrial training
and/or industrial training placements.

MEMO 2

PAG/01/2020/REN



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Insured Name : UNIVERSITI TUNKU ABDUL RAHMAN

The Insurance will commence from the time the Insured Person registers at the Universiti and will terminate when the Insured Person ceases to be a student of the Universiti. However, if the Insured Person prematurely leaves or ceases to be student of the Universiti which has collected from him/her the premium on the semester basis, coverage will terminate on the last day of the semester holidays (i.e. before the commencement of the following new semester) provided that the Insured Person is not engaged in any occupational risks or activities more hazardous than as a student.

MEMO 3

Notwithstanding anything stated in the contrary to Exception 1(B) this Policy covers any Results directly or indirectly caused by the use of woodworking machinery in pursuance of the course of study.

MEMO 4

This Policy is granted on the condition that the Insured Persons are of sound physical and mental health, of temperate habits, free from any defect infirmity and illness which may render the Insured Persons more than ordinary liable to accident or which may hinder the speed of recovery from any injury and have never had any fit or paralysis and company for personal accident or medical policy shall be void. Each Insured Person is separately independently subject to this memorandum.

MEMO 5

PAG/01/2020/REN



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The Insured Persons declared for insurance shall as though they were the Insured be bound by the terms and condition of this Policy.

MEMO 6

The premium paid by the Insured Persons covers for a period of 12 calendar months, subject to MEMO 2 of this Policy. For instance, if the Insured Person registers with the Universiti in May this year, the effective coverage period for the particular Insured Person shall end in April in the following year, subject to MEMO 2 above.

Nominated/Appointed Adjusters :

- (a) MSM International Adjusters (Malaysia) Sdn Bhd
(b) Sedgwick Malaysia Sdn Bhd

Interest Insured(s) : On All Students of Universiti
Tunku Abdul Rahman

Provisional 2020 Headcount : 21,726 Students.

PAG/01/2020/REN



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Insured Name : UNIVERSITI TUNKU ABDUL RAHMAN

SIGNED ON BEHALF OF THE COMPANY

AUTHORISED SIGNATORY

ISSUED ON 25/02/2020
AT KUALA LUMPUR (BROKER)

PAG/01/2020/REN



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COINSURANCE AND LEADER CLAUSE

ORIGINAL

Attaching to Policy Number: PAG-P0231558-BR 00012

COINSURANCE AND LEADER CLAUSE

It is hereby declared and agreed notwithstanding anything contained in the within Policy, or on any endorsement hereon to the contrary that any reference to "the Company" shall be deemed to mean the below mentioned Companies each of which agrees for its individual proportion set against its name subject to the terms, exceptions and conditions herein or attached hereto or endorsed hereon, that if during the period of insurance stated in the Policy/Schedule the Insured shall sustain loss or damage in the circumstances provided for by this Policy indemnify the Insured in the manner herein described.

It is further declared and agreed notwithstanding anything contained to the contrary that the lead Coinsurer is authorised to sign the Policy/Endorsement/Renewal Receipt.

For all intents and purposes this Policy shall have effect as though each of the below mentioned insurance companies had issued a separate Policy for its individual proportion of the Sum Insured.

Company	Proportion %
MPI GENERALI INSURANS BERHAD	80.00000000
GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERH	15.00000000
MSIG INSURANCE (MALAYSIA) BHD	5.00000000

PAG/01/2020/CLC

MPI Generali Insurans Berhad (14730-X)
(Formerly known as Multi-Purpose Insurans Bhd)

PERSONAL ACCIDENT POLICY

Note: You are requested to read this document carefully and keep it in a safe place. Please contact us if you need any clarification.

Statement Pursuant to Schedule 9 of the Financial Services Act 2013

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, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between you and MPI Generali Insurans Berhad. (hereinafter called "the Company") for the insurance hereinafter contained and has paid or agreed to pay the premium in respect of such insurance.

Now this Policy witnesses that the Event described in the Schedule shall happen to the Insured during the Period of Insurance and the Insured shall thereby if suffer any of the Results described in the Policy, the Company will subject to the terms exceptions and conditions contained herein or endorsed hereon pay to the Insured or in the event of his death to his nominee as executor according to the direction of the nomination and/or trustee of the trust created over such nomination in accordance with Financial Services Act 2013 (FSA) and/or the assignee, as the case may be, the compensation specified in the Schedule for such Result.

GENERAL EXCEPTIONS

This Policy does not cover any Result directly or indirectly caused by or consequent upon:

1. (a) The Insured engaging in Soccer Rugby Winter Sports Skin Diving and underwater activities involving the use of underwater breathing apparatus (at depth exceeding 18M) Water Skiing Hunting Mountaineering (using ropes and guide) Speleology and any form of Professional Sports.
(b) The insured engaged in aerial activities including parachuting and hang-gliding Horse Riding Skating of any kind Ice Hockey, Boxing, Wrestling, Unarmed Combat any form of Martial Art, Go Karting, Racing of any kind (other than foot racing), Steeple-chasing and speed trials.
(c) The Insured riding as a rider or pillion on any 2 wheeled motorised vehicle.
(d) The Insured engaging in tree-felling sawing or the transportation of logs or sawn timber and the use of woodworking machinery.
(e) Driving or riding without a valid driving license.
2. War Invasion Act of Foreign Enemy Hostilities (Whether War be declared or not) Civil War Rebellion Revolution Insurrection Military or Usurped Power Martial Law.

In the event of any claim hereunder the Insured shall when so required by the Company prove that the claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

3. The Insured engaging in or taking part in Naval Air Force or Military service or operations or participating in operations planned or conducted by the Civil or Military service or operations or participating in operations planned or conducted by the Civil or Military Authorities. (Participation in Rukun Tetangga duties shall not be deemed to be participation in service or operations planned or conducted by the aforesaid Authorities).
4. The Insured flying (including entering into or descending from or mounting on an Aircraft or flying apparatus of any kind)

except as a passenger in a fully licensed passenger carrying aircraft other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon.

5. Self-injury suicide or attempted suicide wilful exposure to injury provoked murder assault pregnancy or childbirth or any pre-existing physical defect or infirmity.
6. Any Event whilst the Insured is temporary or otherwise insane or under the influence of drug or drink or due to intemperance.
7. (a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
- (b) Nuclear weapons material.
- (c) Any act of terrorism

For this purpose an act of terrorism means any act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

In any action suit or other proceeding where the Company alleges that by reason of the provisions of Exceptions 7(c) above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the Insured.

8. Acquired immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV).
9. While participating in unlawful activities or committing or attempting to commit any unlawful act or active participation in any strike, riot, or civil commotion.

TABLE OF COMPENSATION

<u>ITEM NO.</u>	<u>RESULTS</u>	<u>COMPENSATION</u>
1.	Death	100%
2.	(a) Loss of one hand or arm	100%
	(b) Loss of one foot or leg	100%
	(c) Loss of all sight in both eyes	100%
	(d) Total paralysis or being permanently bedridden	100%
	(e) Permanent total disablement from engaging in or attending to employment or occupation of every description	100%
3.	(a) Loss of all sight in one eye	50%
	(b) Loss of hearing in one ear	15%
	(c) Loss of hearing in both ears	75%
	(d) Loss of speech	20%
	(e) Loss of thumb	20%
		- both phalanges
		- one phalanx
	(f) Loss of Index finger	10%
		- all phalanges
		- two phalanges
		- one phalanx
	(g) Loss of any other finger (each)	8%
		- all phalanges
		- two phalanges
		- one phalanx
	(h) Loss of metacarpals	3%
	(i) Loss of great toe	5%
		- all phalanges
		- one phalanx
	(j) Loss of other toe (each)	3%
		- all phalanges
4.	(a) Temporary total disablement from engaging in or attending to usual business/occupation	The Weekly Compensation for each week
	(b) Temporary partial disablement from engaging in or attending to usual business/occupation	40% of the Weekly Compensation for each week
5.	Actual expenses reasonably and necessarily incurred for:-	Up to the amount stated in the Schedule.
	(a) medical and surgical treatment by a legally qualified Medical Practitioner and hospitalisation.	

of the Capital Sum Insured stated in the Schedule

PROVIDED ALWAYS THAT:-

- (i) Compensation shall not be payable under Items 1, 2 or 3 unless the death or loss occurs within twelve calendar months of the date of the Event.
- (ii) No compensation shall be payable under Items 4(a) and/or 4(b) for a longer period than 104 weeks from the date of the injury or disablement.
- (iii) Compensation shall not be payable under more than one Item in respect of the same accident, injury or disablement except that the Insured shall subject to (ii) above be entitled to receive compensation under Item 4(b) for a period in succession to a period under Item 4(a).
- (iv) All sums paid or becoming payable under Item 4(a) and/or 4(b) shall be deducted from any sum which may subsequently become payable under Items 1, 2 or 3.
- (v) The Company shall not be liable to make any further payment under this Policy after a claim under Items 1, 2 or 3 has been admitted and become payable.
- (vi) The maximum liability of the Company shall not exceed 100% Capital Sum Insured for the Period of Insurance.
- (vii) The maximum liability of the Company under item 5 in respect of any one Event or accident is limited to the amount shown in the Schedule. If at the time of accident there be any other subsisting insurance covering medical and/or related expenses this Policy shall not be liable to pay or contribute more than its rateable proportion.
- (viii) Loss means in the case of limbs and digits loss by physical severance or permanent total loss of use. In the case of sight speech and hearing the permanent complete total irrecoverable irreparable incurable loss of the faculty.

GENERAL CONDITIONS

1. This Policy and the Schedule 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 or of the Schedule shall bear such specific meaning wherever it may appear.
2. The due observance and fulfilment of the terms provisos conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured or any Claimant under this Policy shall be conditions precedent to any liability of the Company to make any payment under this Policy.
3. If the proposal or declaration of the Insured is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or omitted there from or if this Insurance or any renewal thereof shall have been obtained through any misstatement misrepresentation or suppression or if any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof then in any of these cases this Policy shall be void and all premiums paid thereunder shall be forfeited.
4.
 - (i) The Insured shall give immediate notice to the Company of any change of address business or occupation habits pursuits or of any injury disease or physical defect or infirmity with which he has become affected of which he has become cognisant.
 - (ii) The Insured shall give immediate notice to the Company of any other Insurance or Insurances effected against accident and/or incapacity.
5. Upon the happening of any accident likely to give rise to a claim under this Policy the Insured shall within 14 days after the happening of the accident give notice to the Company with full particulars of the accident and injuries and shall as soon as possible procure and act on proper medical or surgical advice.

The Insured (or the nominee, trustee or assignee, as the case may be, as stated in the Policy) shall at his own expense furnish to the Company all such certificates information and evidence as may be required by the Company and the Insured shall whenever required submit to medical examination on behalf of the Company. In the event of the death of the Insured the Company shall be entitled to have a post mortem examination at its own expense.
6. All notices required to be given by the Insured to the Company must be in writing addressed to the Company and no alteration in the terms of this Policy nor any endorsement hereon will be held valid unless the same is signed or initialled by an authorised representative of the Company.
7. The Company shall unless otherwise expressly provided by endorsement on this Policy be entitled to treat the Insured as the absolute owner of the Policy and shall not be bound to recognise any equitable or other claim to or interest in the Policy and the receipt of the Insured (or the nominee, trustee or assignee, as the case may be, as stated in the Policy) alone shall be an effectual discharge.

8. The Company shall not be bound to renew this Policy or to send any notice of the renewal premium becoming due. The Company shall at any time by giving fourteen days' notice to the Insured by Registered Letter to the Insured's address as last known to the Company be at liberty to determine and cancel this Policy and the Company shall return to the Insured a proportionate part of the premium corresponding to the unexpired period of insurance.

If the Insured gives notice to the Company to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is earlier. In the event premium has been paid for any period beyond the date of termination of this Policy, the Company's short period rates shall apply provided that no claims has been made during the current Period of Insurance.

The following scale of short period rates shall apply :

<u>Period of Insurance</u>	<u>Percentage of Annual Premium to be Charged</u>
2 Months (Minimum)	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	75%
Over 6 Months	100%

9. No compensation shall be payable under this Policy until the total amount of such compensation shall have been ascertained and agreed.
10. All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes-be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

ENDORSEMENTS, CLAUSES & WARRANTIES **(Not applicable to the Policy unless specified in the Schedule)**

Payment of Benefits Clause

The nominee is named in this Policy at the request of the Insured and is not a party to this contract. Payment of any compensation under this Policy to the nominee shall be according to the nomination and/or trust and/or assignment, as may be applicable, in accordance with the requirements of the Financial Services Act 2013.

In the event no nomination is made and the Company is called upon to pay compensation on this Policy under Schedule 10 of the Financial Services Act 2013, the Company shall pay at its discretion and any such payment will effectively discharge the Company of all subsequent claims and liabilities.

Disappearance Clause

The Company shall pay the death compensation if during the period of insurance the Insured disappears following an accident involving aircraft or at sea or in a natural calamity and Insured's body is not found within one year after its disappearance and sufficient evidence is produced satisfactory to the Company that leads the Company inevitably to the conclusion that the Insured died as a result of an event within the scope of this Policy.

Exposure Clause

It is hereby declared and agreed that in the event of the insured person or life assured after having sustained accidental injury arising from events insured hereunder be exposed to the elements of nature resulting in death, the Company shall agree to compensate the insured subject to the terms, limitations, conditions and exclusions.

It is further declared and agreed that in the event of such claims for compensation a properly constituted judicial body of enquiry shall affirm that the insured person or life assured have died of exposure after having sustained accidental injury arising from an insured event.

Premium Warranty

It is a fundamental and absolute Special Condition of this contract of insurance that the premium due must be paid and received by the Insurer within sixty (60) days from the inception date of this Policy/Endorsement/Renewal Certificate.

If this Condition is not complied with then this contract is automatically cancelled and the Insurer shall be entitled to the pro rata premium for the period they have been on risk.

Where the premium payable pursuant to this Warranty is received by an authorised agent of the Insurer, the payment shall be deemed to be received by the Insurer for the purposes of this Warranty and the onus of proving the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on the Insurer.

Duty of Disclosure

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

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

Goods and Service Tax Clause

The Insured agrees to pay and to hold harmless the Insurer for any taxes or other government charges (however denominated) imposed by the government with respect to the execution or delivery of this Policy.

PRIVACY NOTICE

Dear Customers,

This privacy notice for personal data ("**Privacy Notice**") is issued to all customers of MPI Generali Insurans Berhad (which includes all its related and/or associated companies) ("**Company**", "**we**", "**us**" or "**our**"), pursuant to the statutory requirements of the Personal Data Protection Act 2010 ("**PDPA**").

During your course of dealings with us, we will collect and process your personal data for purposes, including, to communicate with you, provide products and/or services to you, administer and give effect to your commercial transactions with us, respond to your enquiries or complaints, provide you with information and/or updates on products, services and/or promotions offered by us and selected third parties, identify you (including publishing your name and photograph) when you become a winner in a contest or competition and/or participate in any events/activities organized by us and other purposes required to operate and maintain our business as set out in our Privacy Policy (collectively referred to as "**Purposes**").

We will not disclose any of your personal data to any third party without your consent except to the Company's group of companies (including the Company's related and/or associated companies), our professional advisers, vendors, suppliers, agents, contractors, service providers, business partners, insurance companies, banks and/or financial institutions, within or outside Malaysia, where necessary, for the Purposes mentioned above, to any party who undertakes to keep your personal data confidential, to any person as set out in our Privacy Policy, or to whom we are compelled or required under the law to disclose to. A copy of our Privacy Policy is available on our website at <http://www.mpigenerali.com>

It is necessary for us to collect and process your personal data. If you do not provide us with your personal data, or do not consent to this Privacy Notice, we will not be able to effectively provide products and/or services to you or process your personal data for any of the Purposes, if at all.

We are committed to ensuring that your personal data is stored securely. You have the right to request for access to, request for a copy of and request to update or correct, your personal data held by us. You also have the right at any time to request us to limit the processing and use of your personal data (for example, requesting us to stop sending you any marketing and promotional materials or contacting you for marketing purposes), subject to our right to rely on any statutory exemptions and/or exceptions to collect, use and disclose your personal data.

Your written requests or queries should be addressed to:	For data access requests, please direct your request to the following address:
Manager, Customer Service Department MPI Generali Insurans Berhad 8th Floor, Menara Multi-Purpose, Capital Square, 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur Contact No.: +603 2034 9888 Email Address: generalenquiries@mpigenerali.com	Legal and Compliance Department MPI Generali Insurans Berhad 8th Floor, Menara Multi-Purpose, Capital Square, 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur Contact No.: +603 2034 9888 Email Address: lcd_pdpa@mpigenerali.com

By providing your personal data to us, you consent to us processing your personal data in accordance with this Privacy Notice, and you confirm that all personal data provided by you is accurate and complete, and that none of it is misleading or out of date. You will promptly update us in the event of any change to your personal data.

To the extent that you have provided (or will provide) personal data about your family members, spouse, other dependents (if you are an individual), directors, shareholders, employees, representatives, agents (if you are a corporate entity/an organization) and/or other individuals, you confirm that you have explained (or will explain) to them that their personal data will be provided to, and processed by, us and you represent and warrant that you have obtained their consent to the processing (including disclosure and transfer) of their personal data in accordance with this Privacy Notice.

In respect of minors (i.e. individuals under 18 years of age) or individuals not legally competent to give consent, you confirm that you are the parent or guardian or person who has parental responsibility over them or the person appointed by court to manage their affairs or that they have appointed you to act for them, to consent on their behalf to the processing (including disclosure and transfer) of their personal data in accordance with this Privacy Notice.

We reserve the right to update and amend this Privacy Notice or our Privacy Policy from time to time. We will notify you of any amendments to this Privacy Notice or our Privacy Policy via announcements on our website or other appropriate means. If we amend this Privacy Notice or our Privacy Policy, the amendment will only apply to personal data collected after we have posted the revised Privacy Notice or Privacy Policy.

In accordance with Section 7(3) of the PDPA, this Privacy Notice is issued in both English and Bahasa Malaysia. In the event of any inconsistencies or discrepancies between the English version and the Bahasa Malaysia version, the English version shall prevail.

NOTIS PRIVASI

Kepada Pelanggan-Pelanggan,

Notis privasi untuk data peribadi ini ("**Notis Privasi**") diberikan kepada semua pelanggan MPI Generali Insurans Berhad (termasuk semua syarikat berkaitan dan/atau syarikat bersekutu) ("**Syarikat**", "**kita**" atau "**kami**"), selaras dengan obligasi statutori di bawah Akta Perlindungan Data Peribadi 2010 ("**PDPA**").

Sepanjang masa urusan anda dengan kami, kami akan mengumpul dan memproses data peribadi anda untuk tujuan berkomunikasi dengan anda, memberi produk dan/atau perkhidmatan kepada anda, mentadbir dan memberi kesan kepada transaksi komersial anda dengan kami, memberi maklum balas terhadap pertanyaan atau aduan anda, memberi anda maklumat terkini mengenai produk, perkhidmatan dan/atau promosi yang ditawarkan oleh kami dan pihak ketiga yang terpilih, mengenal pasti anda (termasuk menyiarkan nama dan gambar anda) sekiranya anda menang dalam peraduan atau pertandingan dan/atau semasa anda menyertai acara/aktiviti yang dianjurkan oleh kami, serta tujuan-tujuan lain yang kami perlukan untuk mengendalikan dan mengekalkan perniagaan kami sepertimana yang tertera dalam Polisi Privasi kami (secara kolektifnya dirujuk sebagai "**Tujuan-Tujuan**").

Kami tidak akan mendedahkan apa-apa data peribadi anda kepada mana-mana pihak ketiga tanpa kebenaran anda kecuali kepada syarikat-syarikat di dalam kumpulan Syarikat (termasuk syarikat berkaitan dan/atau syarikat bersekutu kami), penasihat profesional, ejen, vendor, pembekal, kontraktor, pembekal perkhidmatan, rakan kongsi perniagaan, syarikat insurans, bank dan/atau institusi kewangan, di dalam atau di luar Malaysia, jikalau perlu, bagi Tujuan-Tujuan yang disebut di atas, kepada mana-mana pihak yang berjanji untuk menyimpan data peribadi anda secara sulit, kepada mana-mana pihak sepertimana yang tertera dalam Polisi Privasi kami, atau sekiranya diperlukan di bawah undang-undang. Sesalinan Polisi Privasi kami boleh didapati di laman web kami di <http://www.mpigenerali.com>

Kami perlu mengumpul dan menyimpan data peribadi anda. Sekiranya anda tidak memberikan data peribadi anda kepada kami, atau tidak bersetuju dengan Notis Privasi ini, kami mungkin tidak dapat memberikan produk dan/atau perkhidmatan secara efektif kepada anda atau memproses data peribadi anda bagi Tujuan-Tujuan yang disebut di atas.

Kami akan memastikan data peribadi anda disimpan dengan selamat. Anda mempunyai hak untuk meminta akses kepada, mendapat salinan, mengemaskini atau memperbetulkan data peribadi anda yang disimpan oleh kami. Anda juga mempunyai hak untuk meminta kami menghadkan pemprosesan dan penggunaan data peribadi anda pada bila-bila masa (contohnya, meminta kami berhenti menghantar iklan atau promosi kepada anda untuk tujuan pemasaran). Walaubagaimanapun, kami mempunyai hak untuk bergantung kepada mana-mana pengecualian dalam mengumpul, mengguna dan mendedah data peribadi anda.

Permintaan atau pertanyaan bertulis anda perlu disampaikan ke alamat di bawah:	Permintaan berkenaan akses data peribadi anda perlu disampaikan ke alamat di bawah:
Pengurus, Jabatan Khidmat Pelanggan MPI Generali Insurans Berhad Tingkat 8, Menara Multi-Purpose, Capital Square, 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur No. Talipon: +603 2034 9888 Emel: generalenquiries@mpigenerali.com	Jabatan Perundangan dan Pematuhan MPI Generali Insurans Berhad Tingkat 8, Menara Multi-Purpose, Capital Square, 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur No. Talipon: +603 2034 9888 Emel: lcd_pdpa@mpigenerali.com

Dengan memberikan data peribadi anda kepada kami, anda bersetuju untuk kami memproses data peribadi anda sepertimana yang tertera dalam Notis Privasi ini, dan anda mengesahkan bahawa semua data peribadi yang diberikan oleh anda adalah betul dan lengkap, dan tiada data peribadi yang mengelirukan atau yang belum dikemaskini. Anda mesti, dengan segera, mengemaskini data peribadi anda sekiranya terdapat apa-apa perubahan kepada data peribadi yang anda beri kepada kami.

Setakat mana yang anda telah memberikan (atau akan memberikan) data peribadi tentang ahli keluarga, pasangan, tanggungan anda (jikalau anda ialah seorang individu), pengarah, pemegang saham, wakil, ejen (jikalau anda ialah sebuah entiti korporat/organisasi) dan/atau individu lain, anda mengesahkan bahawa anda telah menjelaskan (atau akan menjelaskan) kepada mereka bahawa data peribadi mereka akan didedahkan kepada, dan akan diproses oleh, kami dan anda menyata dan menjamin bahawa anda telah diberi kuasa untuk mendedahkan data peribadi mereka kepada kami dan anda telah memperolehi persetujuan daripada mereka berkenaan dengan pemprosesan (termasuk pendedahan dan pemindahan) data peribadi mereka sepertimana yang tertera dalam Notis Privasi ini.

Berkenaan dengan individu yang belum mencapai usia dewasa (iaitu individu di bawah umur 18 tahun) atau individu yang tidak mempunyai kompeten untuk memberi persetujuan, anda mengesahkan bahawa anda ialah ibu bapa atau penjaga atau orang yang mempunyai kewajipan terhadap mereka atau orang yang dilantik oleh mahkamah untuk menguruskan urusan mereka atau mereka telah melantik anda untuk mewakili mereka, untuk memberi persetujuan bagi pihak mereka berkenaan dengan pemprosesan (termasuk pendedahan dan pemindahan) data peribadi mereka sepertimana yang tertera dalam Notis Privasi ini.

Kami berhak untuk mengemaskini dan meminda Notis Privasi ini atau Polisi Privasi kami dari semasa ke semasa. Sebarang perubahan atau pemindahan kepada Notis Privasi ini atau Polisi Privasi kami akan dimaklumkan melalui pengumuman di laman web kami atau melalui cara yang bersesuaian. Jika kami meminda Notis Privasi ini atau Polisi Privasi kami, pindaan itu hanya akan berkuat-kuasa untuk data peribadi yang dikumpul selepas kami memaparkan Notis Privasi atau Polisi Privasi kami yang terpinda.

Mengikut Seksyen 7(3) PDPA, Notis Privasi ini diterbitkan dalam Bahasa Inggeris dan Bahasa Malaysia. Sekiranya terdapat sebarang ketidakseragaman atau percanggahan di antara versi Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris akan digunapakai.

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