



BERJAYA SOMPO
INSURANCE

Personal Accident Insurance

Ultima Care

Extensive Coverage For The Entire Family.



Berjaya Sompo Insurance Berhad is a Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Berjaya Sompo Insurance or PIDM (visit www.pidm.gov.my)

The safety and well-being of our family are our top priorities. Any accident that takes place in our family will leave all of us devastated and helpless. With **Ultima Care**, you and your family's future are protected from such situations. We believe in being with you every step of the way and helping you take control of your life.

Ultima Care offers an extensive range of benefits that you and your family need for a safer future. The riders (optional coverage) are designed to create a plan that best suits you and your family's needs.

5 STUNNING REASONS TO CHOOSE ULTIMA CARE



High Sum Insured up to RM1,000,000 per Adult & RM3,000,000 per Family



Renewal Bonus up to 100%



Outstanding credit card bills are settled up to RM9,000



Personal Liability up to RM1,000,000 per Adult & RM3,000,000 per Family



Double Indemnity up to RM2,000,000 per Adult & RM6,000,000 per Family for Death or Total Paralysis or Loss of Use of Both Limbs whilst traveling on a public transport or traveling overseas



KNOW THE BENEFITS COVERED

SCHEDULE OF BENEFITS										
BENEFITS		Limit Per Person	SUM INSURED (RM)							
			Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1.0	BASIC COVERAGE									
1.1	Death/ Permanent Disablement	Per Adult Per Child Per Family	60,000 9,000 180,000	120,000 18,000 360,000	180,000 27,000 540,000	250,000 37,500 750,000	360,000 54,000 1,080,000	500,000 75,000 1,500,000	750,000 112,500 2,250,000	1,000,000 150,000 3,000,000
1.2	Renewal Bonus	10% increase of the Original Sum Insured for Death or Permanent Disablement for each year subject to maximum of 100%								
1.3	Double Indemnity	Per Adult Per Child Per Family	120,000 18,000 360,000	240,000 36,000 720,000	360,000 54,000 1,080,000	500,000 75,000 1,500,000	720,000 108,000 2,160,000	1,000,000 150,000 3,000,000	1,500,000 225,000 4,500,000	2,000,000 300,000 6,000,000
1.4	Personal Liability	Per Adult Per Child Per Family	60,000 9,000 180,000	120,000 18,000 360,000	180,000 27,000 540,000	250,000 37,500 750,000	360,000 54,000 1,080,000	500,000 75,000 1,500,000	750,000 112,500 2,250,000	1,000,000 150,000 3,000,000
2.0	OPTIONAL COVERAGE									
2.1	RIDER 1									
2.1.1	Temporary Total Disablement / Week (maximum 52 weeks) - Class 1 & 2 - Class 3	Per Adult Per Adult	60 60	120 60	180 60	200 100	250 150	375 N/A	500 N/A	750 N/A
2.2	RIDER 2									
2.2.1	Medical Expenses	Per Adult / Child Per Family	3,500 10,500	4,500 13,500	5,500 16,500	6,500 19,500	7,500 22,500	8,500 25,500	9,500 28,500	10,500 31,500
2.2.2	Alternative Medical Treatment (up to RM50 per visit)	Per Adult / Child Per Family	500 per accident 1,500 per accident							
2.2.3	Ambulance Fees	Per Adult / Child Per Family	1,000 per accident 3,000 per accident							
2.2.4	Weekly Home Nursing Care (max 4 weeks)	Per Adult / Child Per Family	600 per accident per week 1,800 per accident per week							
2.2.5	Dental Correction and/or Corrective Cosmetic Surgery	Per Adult / Child Per Family	5,000 per accident 15,000 per accident							
2.2.6	Weekly Hospital Income (max 52 weeks) Class 1 & 2	Per Adult / Child Per Family	150 450	250 750	300 900	350 1,050	500 1,500	700 2,100	850 2,550	1,000 3,000
2.2.7	Weekly Hospital Income (max 52 weeks) Class 3	Per Adult / Child Per Family	100 300	150 450	200 600	250 750	300 900	N/A N/A	N/A N/A	N/A N/A
2.2.8	Funeral Allowance	Per Adult / Child Per Family	5,000 15,000							

SCHEDULE OF BENEFITS										
BENEFITS		Limit Per Person	SUM INSURED (RM)							
			Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
2.2.9	Bereavement Allowance (Death due to Dengue Fever, Malaria or JE)	Per Adult / Child	6,000	12,000	18,000	25,000	36,000	50,000	75,000	100,000
		Per Family	18,000	36,000	54,000	75,000	108,000	150,000	225,000	300,000
2.2.10	Daily Hospital Visitation Allowance (max 50 days)	Per Adult / Child	30 per day							
		Per Family	90 per day							
2.2.11	Major Burn	Per Adult / Child	3,000	6,000	9,000	12,500	15,000	25,000	37,500	50,000
		Per Family	9,000	18,000	27,000	37,500	45,000	75,000	112,500	150,000
2.2.12	Coma	Per Adult / Child	60,000	120,000	180,000	250,000	360,000	500,000	750,000	1,000,000
		Per Family	180,000	360,000	540,000	750,000	1,080,000	1,500,000	2,250,000	3,000,000
2.2.13	Prostheses/ Wheelchair	Per Adult / Child	2,000							
		Per Family	6,000							
2.2.14	Kidnap Benefits i) Necessary expenses incurred	Per Adult / Child	5,000							
		Per Family	15,000							
	ii) Reward for information leading to recovery	Per Adult / Child	25,000							
		Per Family	75,000							
iii) Person Insured not recovered after 1 year	Per Adult / Child	60,000	120,000	180,000	250,000	360,000	500,000	750,000	1,000,000	
	Per Family	180,000	360,000	540,000	750,000	1,080,000	1,500,000	2,250,000	3,000,000	
2.2.15	Miscarriage due to motor vehicle accident	Per Adult / Child	1,500							
		Per Family	4,500							
2.2.16	Blood Contamination / Transfusion	Per Adult / Child	5,000	12,000	18,000	25,000	36,000	50,000	75,000	100,000
		Per Family	15,000	36,000	54,000	75,000	108,000	150,000	225,000	300,000
2.2.17	Permanent Impotency or Infertility	Per Adult / Child	6,000	12,000	18,000	25,000	36,000	50,000	75,000	100,000
		Per Family	18,000	36,000	54,000	75,000	108,000	150,000	225,000	300,000
2.2.18	Financial Protector	Per Adult	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000
2.2.19	Snatch Theft Compensation	Per Adult / Child	500							
		Per Family	1,500							
2.3	RIDER 3									
2.3.1	Terrorism Cover (excluding Nuclear, Chemical & Biological)	Per Adult / Child	50,000	100,000	120,000	120,000	150,000	200,000	220,000	250,000
		Per Family	150,000	300,000	360,000	360,000	450,000	600,000	660,000	750,000

HOW MUCH TO PAY?

COVERAGE/ OCCUPATION		ANNUAL PREMIUM (RM)							
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
BASIC COVERAGE									
Class 1 & 2	Self Only	60	119	164	217	307	425	635	846
	Self & Spouse	118	232	319	424	598	830	1,239	1,652
	Self & Children Family	113 172	222 338	306 465	405 617	572 871	793 1,208	1,186 1,805	1,579 2,405
Class 3	Self Only	87	178	267	344	532	N/A	N/A	N/A
	Self & Spouse	171	347	521	670	1,037	N/A	N/A	N/A
	Self & Children Family	139 225	280 453	407 667	528 863	792 1,310	N/A N/A	N/A N/A	N/A N/A
Rider 1 (Optional)									
Class 1 & 2	Self Only	41	56	88	99	164	180	269	308
	Self & Spouse	80	108	171	192	320	350	526	600
Class 3	Self Only	43	43	43	51	56	N/A	N/A	N/A
	Self & Spouse	84	84	84	100	110	N/A	N/A	N/A
Rider 2 (Optional)									
Class 1 & 2	Self Only	67	95	121	146	185	221	282	337
	Self & Spouse	130	186	238	284	362	430	551	656
	Self & Children Family	124 189	178 271	227 346	272 414	346 527	411 626	527 802	628 956
Class 3	Self Only	77	111	149	173	220	N/A	N/A	N/A
	Self & Spouse	149	217	291	338	429	N/A	N/A	N/A
	Self & Children Family	134 208	193 302	253 399	299 468	379 594	N/A N/A	N/A N/A	N/A N/A
Rider 3 (Optional)									
Class 1 & 2	Self Only	30	50	52	52	55	60	65	75
	Self & Spouse	59	98	101	101	107	117	127	146
	Self & Children	57	94	97	97	103	112	121	140
	Family	86	143	148	148	156	171	185	213
Class 3	Self Only	30	50	52	52	55	N/A	N/A	N/A
	Self & Spouse	59	98	101	101	107	N/A	N/A	N/A
	Self & Children	57	94	97	97	103	N/A	N/A	N/A
	Family	86	143	148	148	156	N/A	N/A	N/A

Premium shown above excludes RM 10 Stamp Duty and 8% Service Tax.

Note: Premium is subject to RM10 Stamp Duty and 8% Service Tax.

WHICH CLASS DO YOU BELONG TO?

Classification of Occupation

Class 1:

Professions involving non-manual, administrative or clerical work, solely in offices or similar non-hazardous places.

Example: Banker, Housewife, Retiree, Administrator, etc.

Class 2:

Professions involving mainly supervisory duties which may include occasional manual work with some occupational risk exposure or significant travelling outside office on business purposes.

Example: Fitness Trainer, Beautician, Florist, Hairdresser, etc.

Class 3:

Professions involving regular manual work and/or the use of tools or machinery or exposure to hazardous conditions.

Example: Chef, Security, Waiter/Waitress, etc.

EXCLUSIONS

Unfortunately, we do not cover these:

Pre-existing physical or mental defect or infirmity, suicide or attempted suicide, intentional self-injury, influence of alcohol or drug, AIDS/HIV, professional sports/activities, war, riot/strike, etc.

*Note: This list is non-exhaustive. Please refer to the **Policy Wording** for the full list of exclusions.*

EXCLUDED OCCUPATIONS

We are unable to offer this product to the following occupations:

Armed security guards, police, army/military and law enforcement officers, aircraft testers, air or ship crews, animal trainers, firemen, seamen or sea fishermen, divers, explosive handlers, jockeys, oil rigs workers, persons engaged in demolition of buildings, persons working in acid/chemical factories (hazardous) works, professional entertainers, professional sportsmen or sportswomen, quarry workers, racing drivers, railway manual workers, sawyer and timber logging workers, steeplejacks, stevedores, underground tunneling and mining, window cleaners (more than 3 storey building) and woodworking machinists.

FREQUENTLY ASKED QUESTIONS - TO HELP YOU UNDERSTAND THE COVERAGE BETTER

1. Who can be insured?

All Malaysians, Permanent Residents, Student Pass Holders or Employment Pass Holders/Work Permit Holders legally employed in Malaysia, and their spouse and children

Age Eligibility

Adult: Aged between sixteen (16) to seventy (70) years old and renewable up to eighty (80) years old.
Children: Aged above thirty (30) days and below eighteen (18) years of age or up to twenty-three (23) years old if studying full-time in a recognized institution

Family Plan

This plan will cover you, your legal spouse and all your unemployed and unmarried children

Note: Housewives and babysitters are not entitled to Temporary Total Disablement Benefit under Rider 1. Adult who is 18 years old and above (unemployed) is only eligible for Plan 1 & Plan 2 without Temporary Total Disablement Benefit.

2. What is the period of cover and renewal options?

Duration of cover is for 1 year. You will need to renew your insurance Policy annually. This Policy is renewable at the option of the policyholder subject to terms and conditions at each Policy anniversary. Application for change to a higher/lower plan can only be made upon renewal and is subject to acceptance by Us.

3. Can I cancel my Policy?

You may cancel your Policy by giving us a written notice. Upon cancellation, we will retain minimum premium of RM60.00, and refund the pro-rated premium to you. However, premium will not be refunded if there was a claim paid or submitted to us during the Policy period.

4. What is Renewal Bonus and how am I entitled for it?

Renewal bonus is a reward granted to you if you have made no claims under Death/Permanent Disablement, Kidnap Benefits or Personal Liability in the prior year and your renewal with us is continuous. You will be entitled to a 10% increase in your Sum Insured yearly until you reach the maximum of 100%. However, if claims are made under the benefits mentioned above, your Renewal Bonus will cease to increase and it will start afresh the following year.

Example:

YEAR	CLAIM	SUM INSURED (RM)	RENEWAL BONUS
2022 (1 st Year)	Nil	100,000	
2023 (2 nd Year)	Nil	110,000	10%
2024 (3 rd Year)	Claims made under Permanent Disablement benefit	120,000	20%
2025 (4 th Year)	Nil	100,000	Back to 0%
2026 (5 th Year)	Nil	110,000	10%

5. Am I allowed to choose multiple riders per Policy?

Yes, you are allowed to mix and match the riders as per your preference. The premium will be calculated as shown below.

Example 1:

Policy A: Self Only

Plan	2
Occupation Class	1
Coverage	Basic Coverage + Rider 1 + Rider 2

Premium : RM119.00 + RM56.00 + RM95.00
: RM270.00*

Example 2:

Policy B: Family

Plan	5
Occupation Class	3
Coverage	Basic Coverage + Rider 2 + Rider 3

Premium : RM1,310.00 + RM594.00 + RM156.00
: RM2,060.00*

* Premium not inclusive of RM 10 Stamp Duty & 8% Service Tax.

Privacy Notice

The Personal Data provided by and collected from you may be used and processed by us in order for us to provide our services in accordance with our Privacy Notice, which explains how we treat your Personal Data. Please refer to our Privacy Notice which is available on our website at www.berjayasompo.com.my for details. You may contact us for access to or correction of your Personal Data, or for any other queries or feedback.

This brochure is not a contract of insurance. The descriptions in the brochure are only a brief summary for quick and easy reference. Please refer to the **Product Disclosure Sheet (PDS)** for more information, and **Policy Wording** for full details of the Policy terms and conditions, which are available at www.berjayasompo.com.my.

Underwritten by Berjaya Sampo Insurance Berhad (Registration No. 198001008821 (62605-U)). Berjaya Sampo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.



BERJAYA SOMPO INSURANCE

Customer Service Centre

Berjaya Sampo Insurance Berhad

Registration No. 198001008821 (62605-U)

Level 36, Menara Bangkok Bank

105, Jalan Ampang, 50450 Kuala Lumpur

Tel. : 603-2170 7300

Fax : 603-2170 4800

Toll Free : 1-800-889-933 (Within Malaysia)

E-mail : customer@bsompo.com.my

Website : www.berjayasompo.com.my

Contact us for more information