



**BERJAYA SOMPO  
INSURANCE**

**Personal Accident Insurance**

## **Ultima V3**

**Secure Yourself From Misfortune With  
Our Comprehensive Coverage.**



**Berjaya Sampo 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 Sampo Insurance or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

An accident doesn't come knocking at your door. It can happen anywhere, anytime, and takes less than a minute for an accident to turn your life upside down. Any such untoward incident can have a significant impact on your finances or earning potential.

No worries! **Ultima V3** comes to your rescue with a comprehensive coverage that keeps you protected 24/7 and reduces your burden with our Cashless Panel Hospital Admission.

## 5 REMARKABLE REASONS TO CHOOSE ULTIMA V3



**Death/Permanent  
Disablement Sum  
Insured up to  
RM1,000,000**



**Renewal Bonus  
up to 50%**



**Cashless Panel  
Hospital Admission  
up to RM3,000**



**Double Indemnity  
up to RM2,000,000**



**Weekly Benefits  
(Weekly Hospital  
Income & Temporary  
Total Disablement)**



## KNOW THE BENEFITS COVERED

SCHEDULE OF BENEFITS								
BENEFITS	SUM INSURED (RM)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1. Death/ Permanent Disablement	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
2. Medical Expenses	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
i) Alternative Medical Treatment	50 (Per Visit) 500 (Per Accident)							
3. Weekly Hospital Income (max 52 weeks)								
- Class 1 & 2	150	250	300	350	500	700	850	1,000
- Class 3	100	150	200	250	300	N/A	N/A	N/A
4. Temporary Total Disablement / Week (max 52 weeks)								
- Class 1 & 2	50	100	150	150	200	375	500	750
- Class 3	50	50	50	100	150	N/A	N/A	N/A
5. Funeral Allowance	5,000							
6. Bereavement Allowance (Death due to Dengue Fever, Malaria or JE)	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
7. Ambulance Fees	1,000							
8. Daily Hospital Visitation Allowance (max 50 days)	20							
9. Dental Correction Correction and/or Corrective Cosmetic Surgery	5,000							
10. Coma	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
11. Weekly Home Nursing Care (max 4 weeks)	500							
12. Prostheses/ Wheelchair	2,000							
13. Repatriation Expenses	5,000							
14. Kidnap Benefits								
i) Necessary expenses incurred	5,000							
ii) Reward for information leading to recovery	25,000							
iii) Person Insured not recovered after 1 year	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
15. Permanent Impotency or Infertility	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
16. Major Burns	2,500	5,000	7,500	10,000	15,000	25,000	37,500	50,000
17. Snatch Theft Compensation	500							
18. Blood Contamination / Transfusion	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000

SCHEDULE OF BENEFITS								
BENEFITS	SUM INSURED (RM)							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
19. Renewal Bonus	(10% increase of the Original Sum Insured for Death or Permanent Disablement for each year subject to maximum of 50% )							
	25,000	50,000	75,000	100,000	150,000	250,000	375,000	500,000
20. Double Indemnity	100,000	200,000	300,000	400,000	600,000	1,000,000	1,500,000	2,000,000
21. Personal Liability	50,000	100,000	150,000	200,000	300,000	500,000	500,000	500,000
22. Panel Hospital Admission Service	3,000							
23. Terrorism Cover	20,000							
OPTIONAL COVERAGE								
24. Terrorism Cover	30,000	80,000	100,000	100,000	100,000	200,000	200,000	200,000

### HOW MUCH TO PAY?

ANNUAL PREMIUM (RM)								
PLAN	OCCUPATION CLASS 1 & 2							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
With Weekly Benefit	136	216	276	376	510	816	1150	1490
Without Weekly Benefit	100	168	216	286	400	630	886	1190
Additional/Optional Cover	20	35	50	50	50	60	60	60
OCCUPATION CLASS 3								
With Weekly Benefit	200	316	416	536	786	-	-	-
Without Weekly Benefit	166	270	376	486	736	-	-	-
Additional/Optional Cover	20	35	50	50	50	-	-	-

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 sixty-five (65) 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 Weekly Benefits. Adult who is 18 years old and above (unemployed) is only eligible for Plan 1 & Plan 2 without Weekly Benefits.

### 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 50%. 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 <sup>st</sup> Year)	Nil	100,000	
2023 (2 <sup>nd</sup> Year)	Nil	110,000	10%
2024 (3 <sup>rd</sup> Year)	Claims made under Permanent Disablement benefit	120,000	20%
2025 (4 <sup>th</sup> Year)	Nil	100,000	Back to 0%
2026 (5 <sup>th</sup> Year)	Nil	110,000	10%

### 5. Can a corporate body purchase this product for their employees?

Yes, corporate bodies may purchase this product for their employees. However, the following terms may apply.

- Employees are only covered during employment period
- Renewal Bonus is not granted
- Subject to Annual Limit per Conveyance of RM3 Million

However, you can consider to purchase another product of ours that best suits a corporate's needs. You may visit [www.berjaysompo.com.my](http://www.berjaysompo.com.my) for more information.

## 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.berjaysompo.com.my](http://www.berjaysompo.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.berjaysompo.com.my](http://www.berjaysompo.com.my).

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Contact us for more information