

Loan Guard Group Personal Accident

Supplemental Product Information

Please read this Supplemental Product Information carefully.

Schedule of Benefits

Benefits		Limit Per Person	Sum Insured (RM)	
			BIZ I	BIZ II
1	Accidental Death	Per Individual	55,000	65,000
2	Accidental Death due to Private or Public Conveyance	Per Individual	35,000	35,000
3	Permanent Disablement	Per Individual	55,000	65,000
4	Temporary Total Disablement	Per Individual	The outstanding hire purchase amount or a sum equivalent to 1 month of hire purchase instalment or RM1,500 whichever is lower.	
5	Funeral Expenses	Per Individual	1,500	1,500
6	Child Education Fund	Per Event	30,000	30,000
7	Medical Expenses	Per Individual	1,500	1,500
8	Hospitalisation Income	Per Day Per Individual	150 27,000	150 27,000
9	Medical Report and/or Post Mortem Report	Per Individual	50	50

Note: For full descriptions of the benefits, please refer to the Policy Contract.

Exclusions:

This Policy does not cover/pay for claims:

- 1) Directly or indirectly caused by or resulting from:
 - a) **Your** pre-existing medical condition or mental defect;
 - b) Dengue Fever, Malaria or Japanese Encephalitis;
 - c) **Your** suicide or attempted suicide, intentional self-injury, wilful exposure to danger (other than in an attempt to save human life), or the commission of any criminal acts;
 - d) **Your** bacterial or viral infections due to any disease or sickness, medical or surgical treatment (except as covered under this Policy);
 - e) **You** being under the effect or influence of alcohol or drugs, unless it is taken in accordance with an authorised medical prescription;
 - f) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and HIV related diseases or any sexually transmitted diseases and/or mutant derivatives or variations however caused;
 - g) **Your** pregnancy, child birth (including surgical delivery), abortion, miscarriage and its related complications except miscarriage as a result of an **Accident**;
 - h) **You** travelling against medical advice;
 - i) **Your** mental illness, psychotic, depression, stress, anxiety or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations); or
 - j) Any of **Your Injury** which shall result in hernia.
- 2) Due to **Your** death or **Permanent Disablement** or any other loss sustained by **You**:
 - a) while riding or pillion riding on a two-wheeled motor vehicle as a sport and/ or if **You** do not wear an approved crash helmet and/ or do not possess a valid driving license; or
 - b) while using wood-working machinery driven by mechanical power except portable tools applied by hand and used solely for private purposes without reward.
- 3) Directly or indirectly occasioned by:
 - a) Engaging in sports or games in a professional capacity or where **You** would earn income or remuneration, sponsorships, donations or any other form of financial rewards; or
 - b) **Your** participation in **Extreme Sports and Activities**.
- 4) Arising from:
 - a) Offshore activities such as diving, mining, oil rigging, aerial photography or handling of explosives;
 - b) Air travel other than as a fare-paying passenger in a licensed chartered aircraft, public scheduled commercial flight, chartered flights or commercial heliports;
 - c) **Your** participation in any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, destruction and restriction;
 - d) Employment on merchant vessels or as a manual labour; naval, military or air force service or operations, regular or temporary, military or police duties; overseas secondment as part of **Your** occupation; manual work in connection with any trade, employment or profession;
 - e) Survey of offshore installations or facilities under construction including survey from aerial conveyance;
 - f) War, invasion, act of foreign enemy hostilities (whether war is declared or not), rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction or damage to property under the order of any government or public or local authority;
 - g) Any loss or expenses in connection with or is contributed by **You** undertaking any trip following the warning of any outbreak of disease, intended strike, riot or civil commotion, or impending natural disaster through or by general mass media;
 - h) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - i) Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component; or
 - j) **Your** contravention of any Laws of Malaysia.

Note: For full details of exclusions and terms & conditions, please refer to the Policy Contract.

Gross Premium (Subject to Service Tax & Stamp Duty):

The total premium payable may vary depending on your choice of plan and our underwriting requirements.

Table of Premium (RM)

Year	Annual Premium (RM)	
	BIZ I	BIZ II
1	370.37	462.96
2	46.30	46.30
3	46.30	46.30
4	46.30	46.30
5	46.30	46.30

Included in the Premium (RM)

Commission to the insurance intermediary (if any)

Year	Included in the premium (RM)	
	Commission to the insurance intermediary (if any)	
	BIZ I	BIZ II
1	92.59	115.74
2	11.57	11.57
3	11.57	11.57
4	11.57	11.57
5	11.57	11.57