

Snatch Guard Plus Personal Accident

Supplemental Product Information

Please read this Supplemental Product Information carefully.

Schedule of Benefits

	Benefits	Sum Insured (RM)	
		Plan A	Plan B
1.1	Death (due to Snatch Theft or Attempted Snatch Theft)	12,000	12,000
1.2	Permanent Disablement (due to Snatch Theft or Attempted Snatch Theft)	12,000	12,000
2	Daily Hospitalisation Income (up to 30 days)	50	50
3	Loss of Cash Withdrawn from ATM (maximum 3 incidents per Period of Insurance)	1,000	1,500
4	Loss of or Damage to Personal Effects (per incident)	1,000	1,000
5	Medical Expenses	N/A	1,000

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



Exclusions:

We do not cover/pay for claims:

- 1) Directly or indirectly caused by or resulting from:
 - a) **Your** pre-existing medical condition or mental defect;
 - b) **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;
 - c) Bacterial or viral infections due to any disease or sickness, medical or surgical treatment (except as covered under this Policy);
 - d) Under the influence of alcohol or drugs, unless it is taken in accordance with an authorised medical prescription;
 - e) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and Human Immunodeficiency Virus (HIV) related diseases or any sexually transmitted diseases and/or mutant derivatives or variations however caused;
 - f) **Your** pregnancy, child birth (including surgical delivery), abortion and its related complications except miscarriage as a result of **Snatch Theft or Attempted Snatch Theft**;
 - g) **Your** mental illness, psychosis, depression, stress, anxiety or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
 - h) Any cosmetic or plastic surgery or any elective surgery;
 - i) Any congenital defect which has manifested or was diagnosed prior to the completion of the proposal form by **You**; 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, happening through, or in consequence of:
 - a) **You** engaging in sports or games in a professional capacity or where **You** would earn income or remuneration, sponsorships, donations or 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, chartered flights, public scheduled commercial flight 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 nationalisation 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)

	Plan A	Plan B
Annual Premium (RM)	48.00	95.00

Included in the Premium (RM)

Commission to the insurance intermediary (if any)

	Plan A	Plan B
Amount (RM)	12.00	23.75