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**PRIVATE RETIREMENT SCHEME (PRS) CONVENTIONAL COMPLIMENTARY\*  
GROUP PERSONAL ACCIDENT WITH PERMANENT DISABLEMENT INSURANCE**

**Introduction**

Private Retirement Scheme (PRS) Conventional Complimentary\* Group Personal Accident with Permanent Disablement Insurance is offered to all the contributors who maintain a minimum investment of RM5,000 Net Asset Value (NAV) at any point of time (can be accumulated from various PRS accounts of Conventional Series of Funds), up to a maximum amount of RM100,000 Net Asset Value (NAV) per contributor.

The amount of insurance coverage is equal to the NAV of units held in the ratio of RM1 insurance coverage for every RM1 NAV of units held. As the NAV fluctuates, the coverage will also fluctuate accordingly.

**Eligibility**

All PRS Conventional Series of Funds contributors aged between 18-59 are eligible for the complimentary\* insurance coverage. The insurance coverage will cease once the insured member reaches age 60.

**Nomination**

The contributor who is entitled to the protection shall designate nominee(s) in the nomination form. The contributor is allowed to change the nominee(s) by submitting a fresh nomination form to Public Mutual Berhad. Such change shall take effect upon receipt of such notice by Public Mutual Berhad. In the event of death and no nominee is named, the claims proceeds will go to the Insured Member's estate.

**Effective date of Coverage**

The complimentary\* insurance coverage will take effect according to the bank-in date of the initial or additional investment.

*\*Subject to terms and conditions*



### **Termination of Coverage**

Coverage will terminate when:-

- a) Insured Member ceases to be a contributor of PRS Conventional Series of Funds, or
- b) Insured Member's investment in PRS Conventional Series of Funds drop below RM5,000 NAV; or
- c) A total claim of 100% has been paid out; or
- d) Insured Member attains age 60

### **Extent of Coverage**

This Complimentary\* insurance coverage is specially designed to provide the Insured Member with 24 hours worldwide protection against accident injuries which shall solely and independently of any cause result in the Insured Member's death or disablement.

### **Exclusions**

The Policy does not cover death or disablement directly or indirectly caused by or which results from:-

1. The Insured Member engaging or taking part in:
  - a. Armed forces, naval or airforce service or operations;
  - b. Professional sports, winter sports other than skating;
  - c. Rock climbing or mountaineering necessitating the use of ropes or guides, potholing, hang gliding, bungee jumping, parachuting or any kind of race other than on foot
  - d. Flying or other aerial activity except as a passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognized air charter company (the word 'passenger' does not include any member of the aircrew or technician working in or upon an aircraft);
  - e. Criminal acts or any illegal activities
2. The Insured Member being affected by a drug unless the drug is taken under the direction of a legally qualified medical practitioner provided that such direction is not for the treatment of drug addiction.
3. Provoked murder or assault, intentional self-injury, suicide or attempted suicide or any attempt thereat while sane or insane.
4. Pregnancy, childbirth or any pre-existing physical or mental defect or infirmity.
5. Deliberate exposure to exceptional danger (except in an attempt to save human life)
6. Fits, or hernia, illness of any kind, venereal disease, HIV (Human Immunodeficiency Syndrome) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) however caused, and/or any mutant derivatives, variations or treatment thereof however caused.
7. War, invasion, terrorism, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, direct participation in riot or civil commotion, insurrection or military or usurped power.
8. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining of nuclear fission.

The Policy does not cover Insured Member who is suffering from any physical impairment, defect or disease except for existing physical impairment of fingers or toes. No compensation shall be payable under this policy for any claims resulting from injuries to such existing impairment of fingers or toes and for the purpose of this clause, all claims shall be treated as though there is no loss of this existing impairment of fingers or toes.



**Excluded Occupations**

Aircraft Pilots and Crews (except during off duty), Police, Naval, Military or Air Force Personnel, Dynamite and Explosive Handlers, Horse Trainers, Grooms or Jockeys, Ship Crew and Stevedores, Timber Logging Workers and Timber Lorry Drivers/Attendants, Tunneling or Underground Workers, Circus Performers/Stunt Men, Professional Divers, Oil Rig Workers, Asbestos Workers, Fishermen, Weapons Production Workers, Offshore Workers and Armed Security Guards.

**Extended Coverage**

Motorcycling, Strike, Riot and Civil Commotion, Hunting, Hijacking, Amateur Sports, Intoxication, Insect, Animal or Snake Bites, Unprovoked Murder and Assault, Drowning, Suffocation By Smoke Or Fumes Or Poisonous Gas, Food Poisoning, All Nature Disaster, Exposure and Disappearance.

**Table of Benefits – Death and Permanent Disablement**

Benefit (A) Accidental Death – The Capital Sum Insured as per Policy Schedule

Benefit (B) Permanent Disablement – The percentage of the Capital Sum Insured are as shown below

Event	Compensation (Percentage of Capital Sum Insured)	Event	Compensation (Percentage of Capital Sum Insured)
Death	100%	Loss of thumb	- both phalanxes 25% - one phalanx 10%
Loss of two limbs	100% Of Benefit (B)	Loss of index finger	- three phalanxes 10% - two phalanxes 8% - one phalanx 4%
Loss of both hands, or of all fingers and both thumbs		Loss of middle finger	- three phalanxes 6% - two phalanxes 4% - one phalanx 2%
Total loss of sight of both eyes		Loss of ring finger	- three phalanxes 5% - two phalanxes 4% - one phalanx 2%
Total paralysis		Loss of little finger	- three phalanxes 4% - two phalanxes 3% - one phalanx 2%
Total insanity		Loss of metacarpals	- first or second (additional) 3% - third, fourth or fifth (additional) 2%
Injuries resulting in being permanently bedridden		Loss of toes	- all 15% - great, both phalanxes 5% - great, one phalanx 2% - Other than great, if more than one toe lost, each 1%
Any other injury causing permanent total disablement		Loss of hearing	- both ears 75% - one ear 15%
Loss of arm at shoulder		Loss of speech	50%
Loss of arm between shoulder and elbow			
Loss of arm at elbow			
Loss of arm between elbow and wrist			
Loss of hand at wrist			
Loss of leg - at hip			
between knee and hip			
below knee			
Loss of eye - whole eye sight of			
Loss of sight of eye except perception of light	50%		
Loss of lens of eyes	50%		
Loss of four fingers and thumb of one hand	50%		
Loss of four fingers	40%		



Where the injury is not specified the Insurer will adopt a percentage of disablement which is its opinion is consistent with the above scale. Permanent total loss of use of member shall be treated as loss of member. Loss of eye shall include total and irrecoverable loss of sight. Loss of hearing shall mean the total and permanent inability to hear any sound. Loss of speech shall mean total permanent inability to communicate verbally.

The aggregate of all percentages payable under this Policy in respect of any one accident shall not exceed 100%. For each Insured Member, in the event of a total of 100% having been paid all insurance hereunder shall immediately cease to be in force. All other losses smaller than 100%, if having been paid shall reduce the coverage under Benefit (A) and Benefit (B) by that amount from the date of accident until the expiration of the policy.

Where a claim and/or payment has been made on any one injury to an Insured Member, the company shall not make any other payment with respect to the same injury again in relation to the Insured Member.

**Funeral and Cremation Allowance**

An allowance of RM2,000 shall be made payable to the Insured Member's legal personal representative upon valid claims due to accidental death of Insured Member only. This benefit will only be payable once, irrespective of the number of policies issued to the Insured Member by the Insurer.

**Rights of Manager**

The insurance coverage may be modified, replaced or discontinued by the insurer and/or Public Mutual Berhad without having to assign any reasons whatsoever.

NOTICE: Public Mutual Berhad, carries no liability whatsoever for this scheme. Claims proceeds will be paid directly by Lonpac Insurance Bhd.

The above is for information purposes only. The benefits described herein are subject to all the terms and conditions of the Master Policy, a copy of which can be viewed at Head Office or any of our Branch Offices.