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MUTUAL GOLD COMPLIMENTARY* PERSONAL ACCIDENT WITH PERMANENT DISABLEMENT INSURANCE

Introduction

The Complimentary* Insurance is specially designed to cover Mutual Gold and Mutual Gold Elite Members who maintain a minimum of 150,000 Mutual Gold Qualifying Points (MGQP) with Public Mutual Berhad. The 150,000 MGQP can be accumulated from various accounts held by the first holder.

The maximum coverage is RM500,000 and RM750,000 for Mutual Gold and Mutual Gold Elite Members respectively. The amount of insurance is equal to the number of MGQP in the ratio of RM1 insurance coverage for each MGQP.

Eligibility

All qualified Mutual Gold and Mutual Gold Elite Members aged between 18-74 are eligible for the Complimentary* insurance coverage. The coverage will cease once the insured member reaches age 75.

Nomination

The Insured Member shall designate nominee(s) by completing the Insurance Nomination Form to Public Mutual Berhad. The Insured Member 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 Mutual Gold or Mutual Gold Elite Member, or
- b) Total MGQP in the accounts (of the First Registered Holder) drop below 150,000; or
- c) A total claim of 100% has been paid out; or
- d) Insured Member attains age 75

Transfer of Units

Once a transfer has been executed, the transferee will receive the Complimentary* insurance coverage if the new total MGQP in his/her accounts (in which he/she is the First Registered Holder) remain at 150,000 and above. The effective date of coverage is based on the transaction date of the said transfer.

The transferor will still be covered if the total MGQP in his/her accounts (in which he/she is the First Registered Holder) remain at 150,000 and above but will cease to be covered if his/her total MGQP drop below 150,000.

Switching

Switching will not affect the Complimentary* insurance coverage as long as the accounts (in which he/she is the First Registered Holder) have a minimum of 150,000 MGQP.

Joint Accounts

Only the First Registered Holder is given Complimentary* insurance coverage if the total MGQP in his/her accounts (in which he/she is the First Registered Holder) is 150,000 and above. If the First Registered Holder is deceased (and the claim is paid), the Jointholder, if he/she takes over the investment, shall then be the First Registered Holder and will be eligible for the Complimentary* insurance coverage if the total MGQP in his/her accounts (in which he/she is the First Registered Holder) is 150,000 and above.

Extent of Coverage

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

Exclusions

This 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. By 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.
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. Ionising 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, Accidental Gas Inhalation, Drowning, Food Poisoning, All Natural Disaster, Exposure and Disappearance.



Table of Benefits – Death and Permanent Disablement

- (A) Accidental Death – The Capital Sum Insured as per Policy Schedule
 (B) Permanent Disablement – The percentages of the Capital Sum are as shown below

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

Where the injury is not specified the Insurer will adopt a percentage of disablement which in 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 Insurer 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.