



- **Introduction**
- **Eligibility**
- **Nomination**
- **Effective date of Coverage**
- **Termination of Coverage**
- **Coverage For Group Personal Accident Permanent Disability (GPAPD)**
- **Exceptions**
- **Extended Coverage**
- **Table of Benefits**
- **Funeral Expenses**
- **Rights of Manager**

PRIVATE RETIREMENT SCHEME (PRS) SHARIAH-BASED SERIES OF FUNDS COMPLIMENTARY* GROUP PERSONAL ACCIDENT COVERAGE

Introduction

Private Retirement Scheme (PRS) Shariah-Based Series of Funds Complimentary* Group Personal Accident coverage is offered to all the contributors of PRS Shariah-Based funds 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 Shariah-Based Series of Funds), subject to a maximum amount of RM100,000 per contributor.

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

Eligibility

All PRS Shariah-Based fund contributors aged between 18-59 are eligible for the Complimentary* Takaful coverage. The Takaful coverage will cease once the Person Covered 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.

Effective Date of Coverage

The Takaful coverage will take effect according to the bank-in date of the initial or additional investment.

Termination Of Coverage

Coverage will terminate when:-

- a) Person Covered ceases to be contributor of PRS Shariah-Based fund; or
- b) Person Covered's Investment in PRS Shariah-Based fund drop below RM5,000 NAV; or
- c) A total claim of 100% has been paid out; or
- d) Person Covered attains age 60.

** Subject to terms and conditions*



Coverage For Group Personal Accident Permanent Disability (GPAPD)

This is a personal accident policy that provides the Person Covered with 24 hours protection against accidental injuries that shall solely and independently of any cause result in the Person Covered's death or permanent disablement anywhere in the world.

Exceptions

The complimentary* Takaful coverage does not cover:

1. Death or Disablement or any other loss caused directly or indirectly by:
 - (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising, when the Person Covered(s) is/are taking part therein;
 - (b) insanity, suicide (whether sane or insane), intentional self inflicted injuries or any attempt thereat;
 - (c) effect or influence of drugs or alcohol;
 - (d) pre-existing physical or mental defect or infirmity; or
 - (e) provoked murder or assault.
2. Death or Disablement or any other loss sustained by the Person Covered:
 - (a) while travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service; or
 - (b) while committing or attempting to commit any unlawful or criminal act.
3. Whilst participating in professional sports and/or hazardous activities including but not limited to hunting, mountaineering, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing white-water rafting, sky diving, cliff diving, bungee jumping, water-ski jumping, underwater activities involving the use of breathing apparatus, martial arts or boxing, aerial activities such as parachuting, paragliding and hang-gliding or participation in any form of race or competition other than on foot.
4. Individuals such as pilots, aviation crews and firemen during the course of their work or whilst on duty, fishermen, professional motor racers, professional sportsmen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the armed forces, tree fellers, window cleaners of high-rise buildings and other hazardous and dangerous occupations.
5. The Person Covered whilst using machinery driven by mechanical power as a tool of trade.
6. Nuclear energy or radioactivity of any kind including but not limited to ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or nuclear weapons material.

Extended Coverage

Motor Cycling, Strike, Riot and Civil Commotion, Hunting, Hijacking, Amateur Sporting Activities, Snake and Harmful Insects Bites, Unprovoked Murder and Assault, Gas Poisoning, Accidental Drowning or Suffocation, Suffocation Through Smoke, Fumes and Poisonous Gas, Food and Drink Poisoning, Exposure and Disappearance.



TABLE OF BENEFITS

Percentage of Sum Covered

A. Accidental Death	100%
B. Permanent Disablement	
Loss of two limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Total loss of sight of both eyes	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	100%
Loss of arm at elbow	100%
Loss of arm between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg	
- at hip	100%
- between knee and hip	100%
- below knee	100%
Eye : Loss of	
- whole eye	100%
- sight of one eye except perception of light	50%
- lens of one eye	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	50%
Loss of thumb	
- both phalanges	25%
- one phalanx	10%
Loss of index finger	
- three phalanges	10%
- two phalanges	8%
- one phalanx	2%
Loss of middle finger	
- three phalanges	6%
- two phalanges	4%
- one phalanx	2%
Loss of ring finger	
- three phalanges	5%
- two phalanges	3%
- one phalanx	2%
Loss of little finger	
- three phalanges	4%
- two phalanges	3%
- one phalanx	2%
Loss of metacarpal	
- first or second (additional)	3%
- third, fourth, fifth (additional)	2%
Loss of toes	
- all	15%
- great toe, both phalanges	5%
- great toe, one phalanx	2%
- other than great toe, if more than one toe lost, each	1%
- if more than one toe lost, each	1%



Loss of hearing - both ears	75%
- one ear	15%
Loss of speech	50%

Where the injury is not specified, the Takaful Operator reserves the right to adopt a percentage of disablement which in its opinion is consistent with the provisions of the Table of Benefits. Permanent total loss of use of member shall be treated as loss of member.

The aggregate of all percentages payable under this Policy in respect of any one accident shall not exceed one hundred percent (100%). In the event of a total loss of 100% having been paid, all coverage hereunder shall immediately cease to be in force in respect of that Person Covered. All other losses, smaller than 100%, if having been paid shall reduce the respective Person Covered's coverage under Benefit A and 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 the Person Covered, no further liability shall befall on the Takaful Operator in respect to the same injury in relation to the Person Covered.

Funeral Expenses

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

Rights of Manager

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

NOTICE: Public Mutual Berhad, carries no liability whatsoever for this Takaful Scheme. Claims proceeds will be paid directly by Syarikat Takaful Malaysia 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 Office.