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## **MUTUAL GOLD COMPLIMENTARY\* PERSONAL ACCIDENT WITH PERMANENT DISABLEMENT INSURANCE**

### **Introduction**

Mutual Gold Complimentary\* Personal Accident Insurance is offered to Mutual Gold, Mutual Gold Elite and Mutual Platinum 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 for Mutual Gold Members, RM750,000 for Mutual Gold Elite Members and RM1,000,000 for Mutual Platinum Members. 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, Mutual Gold Elite and Mutual Platinum Members aged between 18-74 are eligible for the Complimentary\* Personal Accident with Permanent Disablement insurance coverage. The coverage will cease once the insured person 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.

### **Effective Date of Coverage**

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

*\*Subject to terms and condition*

### **Termination of Coverage**

Coverage will terminate when:-

- a) Insured Member ceases to be a Mutual Gold, Mutual Gold Elite or Mutual Platinum 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\* Personal Accident with Permanent Disablement 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\* Personal Accident with Permanent Disablement 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\* Personal Accident with Permanent Disablement insurance coverage if the total MGQP in his/her accounts (in which he/she is the First Registered Holder) are 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\* Personal Accident with Permanent Disablement 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\* Personal Accident with Permanent Disablement 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**

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:
  - (i) armed forces, naval or airforce service or operations;
  - (ii) professional sports, winter sports other than skating;
  - (iii) 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;
  - (iv) 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);
  - (v) 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 Mutual Gold, Mutual Gold Elite and Mutual Platinum members who are 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 and Food Poisoning, All Natural Disaster, Exposure and Disappearance.

### Policy Benefits

If such Bodily Injury shall be the direct cause of and result in Death or Disablement the Company will pay the appropriate Benefit or a percentage of the Benefit as stated in the Schedule according to the Scale of Benefits set out below:

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

### Benefit (A) – Accidental Death

Accidental death from bodily injury. The benefit payable as specified in the Schedule.

### Benefit (B) – Permanent Disablement

Permanent total loss of use of member as defined in the Scale of Permanent Disablement resulting from accidental bodily injury. The benefit payable is as specified under Benefit (B) in the Schedule or a percentage thereof as shown on the Scale of Permanent Disablement Benefits.

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.