

PRIVILEGE CIRCLE PERSONAL ACCIDENT INSURANCE

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Introduction

Public Mutual Berhad (Public Mutual) provides personal accident insurance coverage* exclusively for eligible Privilege Circle members.

This coverage is arranged and funded by Public Mutual and underwritten by Lonpac Insurance Bhd. Eligible members can enjoy comprehensive protection as part of their membership benefits with Public Mutual.

The insurance is specially designed to cover Privilege Circle Members who maintain a minimum of 150,000 Mutual Gold Qualifying Points (MGQP) with Public Mutual. The 150,000 MGQP can be accumulated from various accounts held by the first holder. The maximum coverage is RM500,000 for Mutual Gold (MG), RM750,000 for Mutual Elite (ME), RM850,000 for Mutual Signature (MS), RM1,000,000 for Mutual Platinum (MP) and RM1,200,000 for Mutual Prestige (PRES) Members. The amount of insurance coverage is equal to the number of MGQP in the ratio of RM1 in insurance coverage for each MGQP.

** Subject to terms and conditions*

Eligibility

All qualified Privilege Circle Members aged between 18-74 are eligible for the insurance coverage. The coverage will cease once the Insured Member reaches age 75.

Nomination

The Privilege Circle Members shall designate a nominee by completing the Insurance Nomination Form. The Insured Member is allowed to change the nominee(s) by submitting a fresh nomination form to Public Mutual. In the event of death and no nominee is named, the claims proceeds will go to the

Insured Member's estate. A nominee of a Muslim Insured Member, upon receipt of policy money, shall distribute the policy moneys in accordance with the Islamic Law.

Effective Date of Coverage

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

Termination of Coverage

The insurance of any Insured Member shall automatically cease on the earliest of the following:

- (i) The date the Policy is terminated; or
- (ii) The date on which the Insured Member enters full-time military, naval, air-force service of any country; or
- (iii) The date the Insured Member attains the age of 75 years; or
- (iv) The date when the Insured Member ceases to be a Privilege Circle Member; or
- (v) Total MGQP in the accounts (of the First Registered Holder) drop below 150,000; or
- (vi) A total claim of 100% has been paid out.

Transfer of Units

Once a transfer has been executed, the transferee will receive the insurance coverage if the new total MGQP in his/her account(s) (in which he/she is the First Registered Holder) remain(s) at 150,000 and above. The effective date of insurance is based on the acceptance date by Public Mutual.

The transferor will still be covered if the total MGQP in his/her account(s) (in which he/she is the First Registered Holder) remain(s) 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 insurance coverage as long as the accounts (in which the unitholder (he/she) is the First Registered Holder) has a minimum of 150,000 MGQP.

Joint Accounts

Only the First Registered Holder is given insurance coverage if the total MGQP in his/her account(s) (in which he/she is the First Registered Holder) is 150,000 and above. Upon death of the first-holder (and the claim is paid), the jointholder takes over the investment, he/she will then be the First Registered Holder and thus is eligible for the insurance coverage if the total MGQP in his/her account(s) (in which he/she is the First Registered Holder) is 150,000 and above.

Extent of Coverage

This 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:
 - 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 recognised 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.
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.
9. Infectious or Contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).
10. Cyber Loss which is directly or indirectly caused by the use or operation of any Computer System or Computer Network.
11. Provision of cover, payment of claim or provision of benefit that would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The Policy does not cover Insured 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, Suffocation by Smoke or Fumes or Poisonous Gas, Drowning, Food Poisoning, All Natural Disasters, Exposure and Disappearance.

Policy Benefits

If such Bodily Injury shall be the direct cause of and result in Death or Disablement, the Insurer 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% 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	50%		
sight of	50%		
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%		

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 RM2,500 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.

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 Public Mutual's Head Office or Branches.

Rights of Public Mutual Berhad

Public Mutual Berhad reserves the right, in its sole discretion, and without having to assign any reason whatsoever : -

- a) to add, delete or vary any of the terms and conditions herein, from time to time, wholly or in part, by means of communication as may be determined by Public Mutual Berhad from time to time and such amended terms and conditions shall prevail over any provision or representation contained in any promotional materials advertising in relation the Insurance/Takaful coverage arranged and funded by Public Mutual Berhad; and

- b) to replace, cancel, withdraw, suspend or discontinue the Insurance/Takaful coverage arranged and funded by Public Mutual Berhad, in whole or in part, by means of communication as may be determined by Public Mutual Berhad from time to time. For the avoidance of doubt, any replacement, cancellation, withdrawal, suspension or discontinuance of the Insurance/Takaful coverage arranged and funded by Public Mutual Berhad shall not entitle the Insured Member to any claim or compensation against Public Mutual Berhad for any losses or damages suffered or incurred by the Insured Member whether as a direct or indirect result of such replacement, cancellation, withdrawal, suspension or discontinuance.

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

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

Contact Details:

Lonpac Insurance Bhd

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