

Flexi PA

Life is About Flexibility



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For Agent's Reference Only

Table of benefits

No	Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
		(RM)	(RM)	(RM)	(RM)	(RM)
1	Accidental Death or Permanent Disablement	100,000	200,000	300,000	500,000	1,000,000
Optional						
2	Medical Reimbursement	5,000	6,000	7,000	8,000	10,000
	a. Medical & Post Mortem Report Fees			Up to RM150		
	b. Ambulance Fees			Up to RM500		
3	Weekly Indemnity					
	a. Temporary Total Disability	100	150	180	250	350
	b. Temporary Partial Disability	50	75	90	125	175
4	Daily Hospital Income	100	120	150	180	250

Table of premiums (EXCLUDE 6% SST & RM10 STAMP DUTY)

No	Benefits	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
		(RM)		(RM)		(RM)		(RM)		(RM)	
		C1&2	C3	C1&2	C3	C1&2	C3	C1&2	C3	C1&2	C3
1	Accidental Death or Permanent Disablement	130	208	240	384	330	528	550	N/A	1,050	N/A
2	Medical Reimbursement	60	96	72	116	84	135	96	N/A	120	N/A
3	Weekly Indemnity	70	112	105	168	126	202	175	N/A	245	N/A
4	Daily Hospital Income	14	22	17	27	21	33	25	N/A	35	N/A

Descriptions of benefits

1. Accidental Death

Pays the Principal Sum Insured in the event of accidental death.

2. Permanent Disablement

Pays up to the Principal Sum Insured due to accident as per schedule stated in the Table of Benefits for Death and Permanent Disablement.

3. Medical Reimbursement

This optional benefit will reimburse the insured as a result of an accident incurred within 52 weeks from the date of accident. This benefit will reimburse medical expenses inclusive of hospital room and board, clinical, outpatient, surgical treatment due to accident and also including the following:

- **Medical Report / Post-mortem fee** – Reimburse up to RM150 per accident.
- **Ambulance fee** – Pays up to RM500 consequent upon an accident.
- **Malaria, Dengue or Japanese Encephalitis** – Reimburse up to full amount of Medical Reimbursement benefit subject to maximum of plan chosen.

4. Weekly Indemnity

This optional benefit will pay up to 52 weeks if the insured is unable to attend to work in the event of temporary total or temporary partial disability due to an accident as certified by a registered medical practitioner.

- Temporary Total Disability – 100% of the benefit amount
- Temporary Partial Disability – 50% of the benefit amount

5. Daily Hospital Income

This optional benefit will pay up to 120 days in the event the insured is hospitalized for more than 12 hours as a result of an accident.

Underwriting guidelines

1. Applicant Age

18 and above

2. Insured Age

1 - 65 years old, renewable up to 75 years old

- Insured below age 16 – up to plan 2 without Weekly Indemnity benefit
- Student/Housewife – up to plan 2 without Weekly Indemnity benefit

3. Mode of Payment

Annually

4. Commission Structure

25% perpetual

5. Classification of Occupations

Class 1 – Person engaged in professional administrative, managerial, clerical and non-manual occupations

Class 2 – Person engaged in work supervisory nature but not involved manual labour

Class 3 – Person engaged either occasionally or generally in manual work which involves the use of tools or machinery

6. Excluded Occupations

Divers, Police, Army/Military and Law Enforcement Officers, Aircraft Testers, Pilots or Crew, Seamen and Sea Fishermen, Racing Drivers, Jockeys, Oil Rig Workers, Sawyers and Timber Logging Workers, Firemen, War Correspondents, Steeplejacks, Stevedores, Persons Engaged In Demolition Of Buildings, Persons Engaged In Ambulance Services, Woodworking Machinists, Explosive Handlers, Underground Tunneling and Mining, and Professional Sport Player.

Table of benefits for death and permanent disablement

Benefits	Percentage of principal sum insured
A. Accidental death (occurring within twelve (12) calendar months of the accident)	100%
B. Permanent disablement (occurring within twelve (12) calendar months of the accident)	
Loss of or permanent total loss of use of two limbs	100%
Loss of or permanent total loss of use of both hands, or of all fingers and both thumbs	100%
Loss of sight of both eyes	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden/paraplegia	100%
Total insanity	100%
Any other injury causing permanent total disablement	100%
Loss of or permanent total loss of use of arm at shoulder	100%
Loss of or permanent total loss of use of arm between shoulder and elbow	100%
Loss of or permanent total loss of use of arm at elbow	100%
Loss of or permanent total loss of use of arm between elbow and wrist	100%
Loss of or permanent total loss of use of hand at wrist	100%
Loss of or permanent total loss of use of leg	- at hip 100% - between knee and hip 100% - between knee and ankle 100%
Loss of eye	- whole eye 100% - all sight in one eye 100% - all sight in one eye, except perception of light 50% - lens of one eye 50%
Loss of or permanent total loss of use of four fingers and thumb of one hand	50%
Loss of or permanent total loss of use of four fingers	40%
Loss of or permanent total loss of use of thumb	- both phalanges 30% - one phalanx 15%

Benefits		Percentage of principal sum insured
Loss of or permanent total loss of use of index finger	- three phalanges	15%
	- two phalanges	10%
	- one phalanx	5%
Loss of or permanent total loss of use of middle finger	- three phalanges	8%
	- two phalanges	5%
	- one phalanx	3%
Loss of or permanent total loss of use of ring finger	- three phalanges	6%
	- two phalanges	5%
	- one phalanx	3%
Loss of or permanent total loss of use of little finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	3%
Loss of or permanent total loss of use of metacarpals	- first or second (additional)	4%
	- third, fourth or fifth (additional)	3%
Loss of or permanent total loss of use of toes	- all	20%
	- great, both phalanges	8%
	- great, one phalanx	3%
	- other than great, if more than one toe lost each	2%
Loss of hearing	- both ears	75%
	- one ear	25%
Loss of speech		50%
Shortening of arm	- more than 1" up to 2"	2.5%
	- more than 2" up to 4"	5%
	- more than 4"	12.5%
Shortening of leg	- more than 1" up to 2"	5%
	- more than 2" up to 4"	10%
	- more than 4"	25%

Frequently asked questions

Q: Who is eligible to buy?

A: A person whose age is 18 and above is eligible to apply. Eligible age for life insured is from 1 year old to 65 years old, renewable up to 75 years old. Student, housewife and insured below age 16 are only eligible up to maximum plan 2 without weekly indemnity benefit.

Q: What is the mode of payment available?

A: You can pay the premium by yearly.

Q: Does this plan pay in addition to any other PA policy that I may have?

A: Yes, it pays in addition to any other PA policy that you may have except for Medical Reimbursement.

Q: Does this plan provides any cash value?

A: No. This is a protection plan with no cash value.

Q: Do I need any medical checkup?

A: No, medical examination is not required for this policy.

Q: Am I covered at home, work or at leisure?

A: Yes, it protects you 24 hours a day, 365 days a year, all around the world, whether you are at work, at home, traveling or playing sports.

Q: Are there any exclusion?

A: Yes, including the following:- War, Civil War, Hijacking and Terrorism, AIDS and Diseases, Childbirth, Miscarriage, Provoked Murder or Assault, Traveling as an Aircraft Crew, Aerial Activities, Martial Arts, Racing, Radiation, Nuclear Weapons Material.