



Accident can happen to anyone. When an accident occurs, it jeopardises one's livelihood and brings financial burden to the family.

The Living Care PA is a plan designed for people who want to enhance protection

should an accident leaves them permanently total disabled. This comprehensive protection starts from as low as 41 sen a day. While you can't prevent an accident from happening, you can at least be financially prepared to ease the financial burden of your loved ones.

The plan provides 24-hour worldwide protection and pays the following benefits:

- 1 & 2 A lump sum of up to RM300,000 for death and permanent disablement.
- 3 Double indemnity of up to RM600,000 for death and permanent disablement if accident occurs while travelling in public conveyance such as bus, LRT, aeroplane and etc.
- 4 If an accident leaves a person permanently total disabled, the plan pays an addition of up to RM30,000 a year for five years. This benefit is payable upon Loss of two limbs, Loss of both hands, Total loss of sight of both eyes, Total paralysis and Injuries resulting in being permanently bedridden.
- 5 Reimbursement of up to RM5,000 for medical, surgical and other treatment due to accidental bodily injury including out-patient treatment.
- 6 Reimbursement of up to RM5,000 for any facial and dental (neck and above) reconstructive surgery resulting from an accident (including acidic assault).
- 7 Reimbursement of up to RM5,000 for repatriation of bodily remains to Malaysia.
- 8 Indemnity of up to RM300,000 for insured's legal liability towards third parties or damage to their properties due to insured's negligence.



Schedule of Benefits (Amount in RM)

Benefits	Choice of Plan		
	LC 1	LC 2	LC 3
1 Accidental Death	100,000	200,000	300,000
2 Permanent Disablement	100,000	200,000	300,000
3 Accidental Death and Permanent Disablement whilst traveling in Public Conveyance	200,000	400,000	600,000
4 Living Care Benefit	10,000 per year for 5 years	20,000 per year for 5 years	30,000 per year for 5 years
5 Medical Expenses (per disability)	2,000	3,000	5,000
6 Facial Reconstructive Surgery	2,000	3,000	5,000
7 Repatriation Expenses	2,000	3,000	5,000
8 Personal Liability	100,000	200,000	300,000

Age limit: 16-65 years old



Annual Premium (Amount in RM)

Occupational Classification	LC 1	LC 2	LC 3
Class 1	150.00	300.00	450.00
Class 2	220.00	440.00	660.00
Class 3	330.00	660.00	990.00

Exclusive of RM10 stamp duty.



Classification of Occupation

- Class 1 Professional, administrative, managerial, clerical and non-manual occupations
- Class 2 Superintending but NOT engaging in manual labour
- Class 3 Engaging either occasionally or generally in manual labour (only involving non hazardous occupations - excluding individuals using woodworking / other dangerous machinery / engaged in heavy or extra hazardous duties)



Scale of Benefits

Event	Compensation (Percentage of Capital Sum Insured)
Accidental Death	100%
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	100%
- at hip	100%
- between knee and hip	100%
- below knee	100%
Loss of eye	100%
- whole eye	100%
- sight of	100%
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%
Loss of thumb	25%
- both phalanxes	25%
- one phalanx	10%
Loss of index finger	10%
- three phalanxes	10%
- two phalanxes	8%
- one phalanx	4%
Loss of middle finger	6%
- three phalanxes	6%
- two phalanxes	4%
- one phalanx	2%
Loss of ring finger	5%
- three phalanxes	5%
- two phalanxes	4%
- one phalanx	2%
Loss of little finger	4%
- three phalanxes	4%
- two phalanxes	3%
- one phalanx	2%
Loss of Metacarpals	3%
- first or second (additional)	3%
- third, fourth or fifth (additional)	2%
Loss of toes	15%
- all	15%
- great, both phalanxes	5%
- great, one phalanx	2%
- Other than great, if more than one toe lost, each	1%
Loss of hearing	75%
- both ears	75%
- one ear	15%



Exclusions

Major exclusions under the policy:

War • act of foreign enemy • terrorism • suicide or self-inflicted injury • pre-existing physical defect or infirmity • professional sports • aerial activities • winter sports • underwater activities requiring breathing apparatus • pregnancy • flying except as a fare-paying passenger • being involved in activities as armed forces, rescue services, police forces, off-shore worker, wood-working worker, fisherman, seaman or activities involving explosives.

Note: This brochure is not a contract of insurance. The specific details applicable are set out in the policy document. In the event of a conflict between the English Version and those translated into Bahasa Melayu, the English Version shall prevail.